

## Acceptance Criteria

### Feature 1:

- Customers should have enough balance for a payment
- After each payment, 1% service charge, with a minimum transaction fee of 5 tk should be deducted from the customer balance
- After a total transaction of 5000 tk in a month, the customer should get a 20% cashback for subsequent payments upto 5000 tk
- After a total transaction of 10,000 tk or more in a month, the customer should get a maximum of 30% cashback

### Feature 2:

- Customer should be able to apply for a loan of up to 20,000 tk for having a balance less than 100 tk
- No interest should be charged when the customer repays the loan within the 30 days from the loan initiation day
- A daily interest of 1.8% will be applied in a compound interest manner on the remaining amount when the customer fails to pay within the period
- Customer should be able to apply for another loan when they pay 50% of the remaining payment