



## **BORROWER APPLICATION**

### **STEP-BY-STEP GUIDE**

#### What are the steps to applying for a personal loan?

Below is a step-by-step guide to applying for a SureMoney personal loan:

**Tip:** We recommend you to have your physical Driver's License and/or Passport handy to make sure you get through the application process smoothly and quickly.

1. Access the SureMoney loan application form [here](#). Alternatively, you can also go to the SureMoney website and click the **Apply Now** button at the top of the page.
2. Fill out the form. Make sure the information you provide matches the information in your driver's license/passport.
3. After signup, an email will be sent to your registered email address asking to verify your email. Please proceed by clicking the button on the email.
4. Once your email is verified, an SMS will be sent to you with a OneMatch Identity verification link. **Note: Please access the link using your mobile phone.**
  - a. If you are using an iPhone, please make sure you open the link using your Safari browser
  - b. If the link expires, please send us an email at [customercare@suremoney.com.au](mailto:customercare@suremoney.com.au) so we can send a new link for you.
5. Follow the instructions on the OneMatch Identity verification form. The following information will be needed from you:
  - a. Information on your Driver's License
  - b. A photo of your driver's license
    - i. **Important note: please do not exit the session while doing this. You must take a photo of your driver's license using the program.**
    - ii. Click the green button on the bottom of the page to capture your ID and make sure it is within the green borders
    - iii. **Make sure the photo of your license is clear and legible**
  - c. A liveness test or selfie
    - i. **Important note: please do not exit the session while doing this. You must record yourself using the program.**
    - ii. Follow the instructions carefully and wait for your selfie video to be uploaded





- iii. **Click complete and you should be redirected to a page saying “Thank you for Signing Up”**
6. An email will be sent to you depending on the result of your ID verification.
  - a. If failed, we might require more information from you.
  - b. If passed, you can proceed to the next step.
7. Given you have passed the ID verification, you will receive an email from SureMoney with a **Provide Bank Statement button**. We will be needing your Bank Statement to assess your financial fitness and credit profile. We have partnered with BankStatements by Illion to safely and securely retrieve your bank statements instantly! You can learn more about their safe and secure process [here](#).
  - a. You will be needing your preferred bank account number and login details for this step
8. After the successful retrieval of your bank statements, SureMoney will assess your information. This normally takes a few minutes.
9. You will receive an email from us with the results:
  - a. Loan Declined: this can be due to several factors such as defaults, credit profile, etc.
  - b. Loan Approved: if you have passed SureMoney’s assessment, an email will be sent to you containing the final loan offer.
10. Should you be okay with SureMoney’s offer, proceed by clicking the **Accept Loan button** in the email.
11. You will be redirected to our Self-Service Portal login page where you will need to input your registered email address (this is case sensitive so please make sure you input your email address the same way you entered it in the signup form).
12. An OTP will be required which will be sent to your email address.
13. Once you’ve accessed the self-service portal, you will have visibility of your loan offer, loan term, and monthly repayments. If you are okay with the offer, click the **Accept Loan button on the top-right part of the page**.
14. Choose either Accept or Decline Loan and choose your repayment frequency, click submit.
15. An email will be sent to you for Direct Debit Authorisation. To proceed, click the **Accept Direct Debit Terms button**.
16. Should you be okay with SureMoney’s Direct Debit Authorisation Request, click the tick boxes and accept.
17. You will be redirected to the Self-Service portal to enrol your preferred bank details for direct debit repayments. To do this, click the **Provide Bank Info button on the top right part of the page**.
18. An email will be sent to you containing the summary of your loan.





19. You will be notified via email once your loan has been funded. This normally takes 1 to 10 working days.
20. Congratulations on getting a personal loan from SureMoney!

Of course, should you encounter any bumps on the application process, The SureMoney team is here to help. Just email us at [customercare@suremoney.com.au](mailto:customercare@suremoney.com.au) or send us a message using the chat function on our website.

