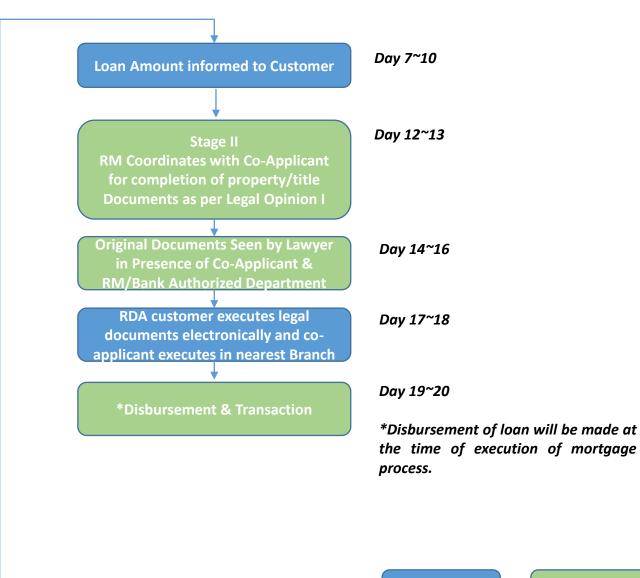


Digital Customer Journey

RAG E2E Process – Self selected Properties (Non-lien Based)



Customer Lands on RDA page and Day 0 submits application (Digital Signatures) Day 0 A Unique Tracking Number is **Generated & RM is assigned RM Coordinates with RDA** Day 1~2 **Customer/ co-applicant for** Documentation **Processing Unit - Initiates** Day 3~4 Verifications, Preliminary Opinion, **Property Evaluation, Data Entry, Bureau Checks** Day 5~6 **CIU Decision** Rejected Discrepant Approved



Portal

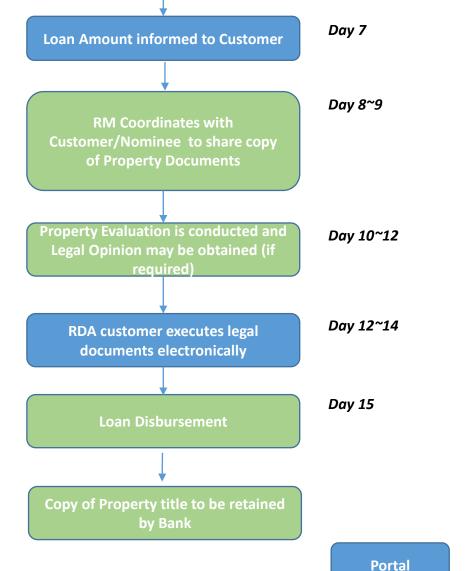
Since the dependency of verification lies on external vendor therefore TAT may vary accordingly

RAG E2E Process – Self selected Properties (lien Based)



Customer Lands on RDA page and Day 0 submits application (Digital Signatures) Day 0 A Unique Tracking Number is Generated & RM is assigned **RM Coordinates with RDA** Day 1~2 Documentation **Processing Unit - Initiates** Day 3~4 Verifications, Preliminary Opinion, **Property Evaluation, Data Entry, Bureau Checks** Day 5~6 **CIU Decision** Rejected Discrepant Approved by Bank

Since the dependency of verification lies on external vendor therefore TAT may vary accordingly

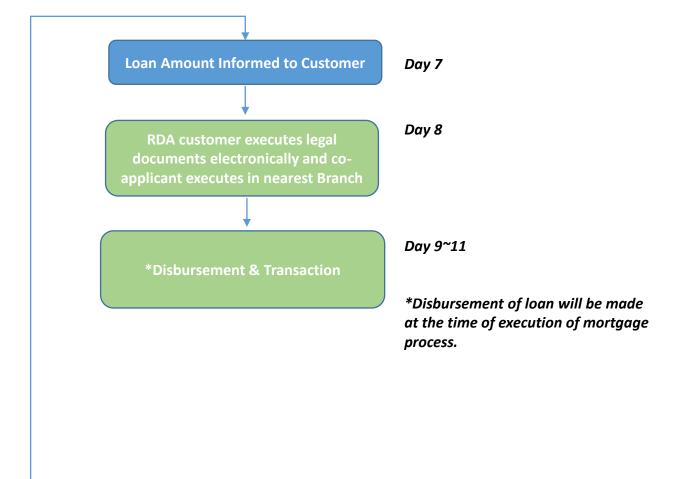


Bank Process

RAG E2E Process – *Pre-Approved* **Properties (Non-lien Based)**



Customer Lands on RDA page and Day 0 submits application (Digital Signatures) A Unique Tracking Number is Day 0 Generated & RM is assigned **RM Coordinates with RDA** Day 1~2 **Customer/ co-applicant for** Day 3~4 **Processing Unit – Initiates process** like Data Entry, Bureau Checks Day 5~6 **CIU Decision** Approved Rejected Discrepant



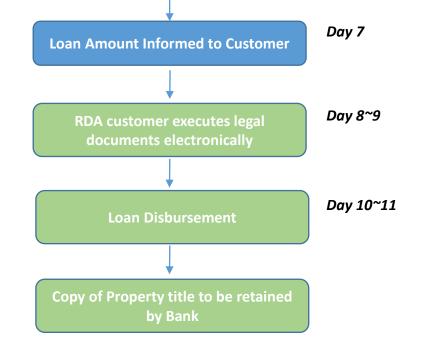
Portal

Since the dependency of verification lies on external vendor therefore TAT may vary accoringly

RAG E2E Process – *Pre-Approved* **Properties (lien Based)**



Customer Lands on RDA page and Day 0 submits application (Digital Signatures) A Unique Tracking Number is Day 0 Generated & RM is assigned **RM Coordinates with RDA** Day 1~2 Documentation **Processing Unit - Initiates** Day 3~4 Verifications, Preliminary Opinion, **Property Evaluation, Data Entry, Bureau Checks** Day 5~6 **CIU Decision** Rejected Approved Discrepant

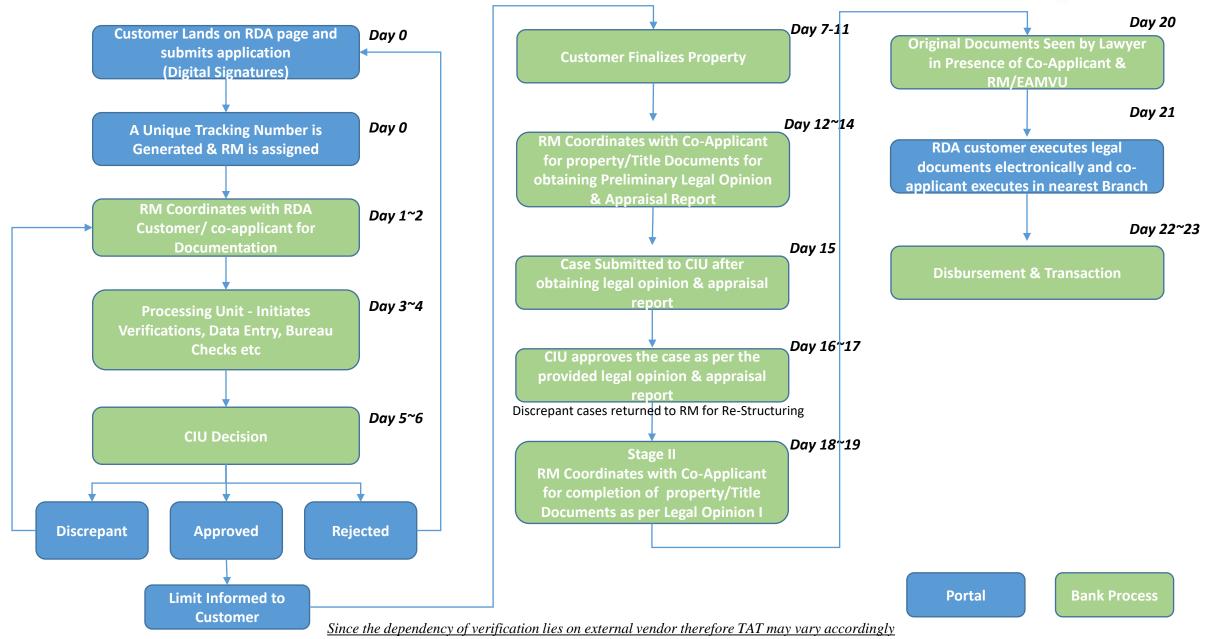


Portal

Since the dependency of verification lies on external vendor therefore TAT may vary accordingly

RAG E2E Process – In case of In Principle Approval – property is not identified (Non-lien based)

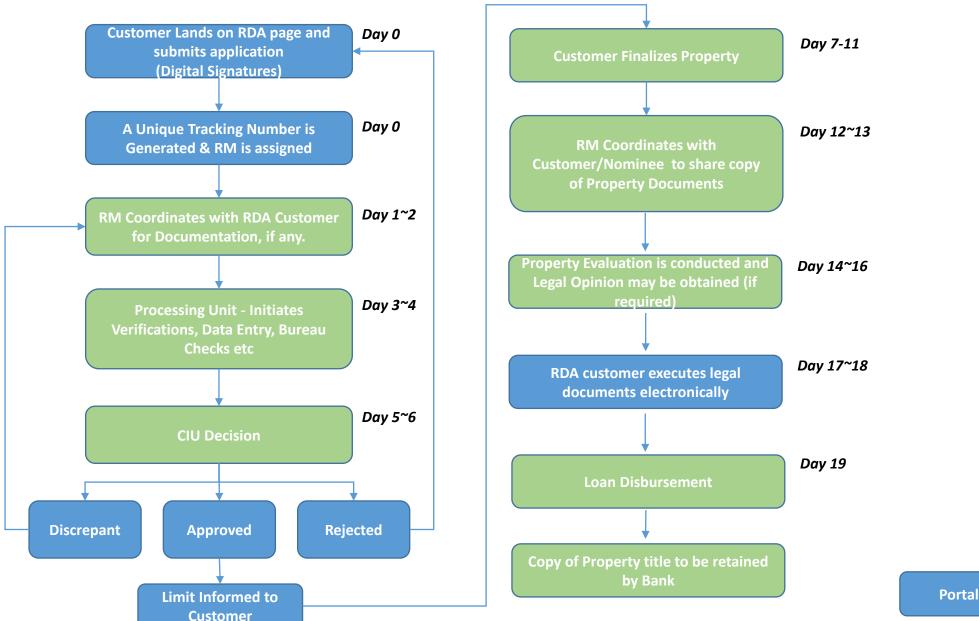




RAG E2E Process – In case of In Principle Approval - property is not identified (Lien Based)



Bank Process



Since the dependency of verification lies on external vendor therefore TAT may vary accordingly

Thank You