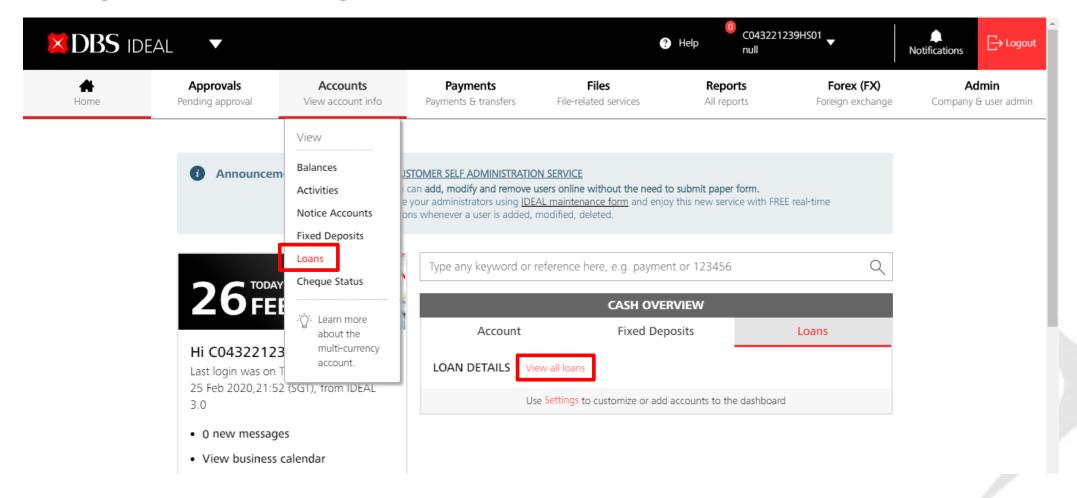# Loan Servicing Portal User Guide (Inquiry)

Accessing Loan Servicing Portal
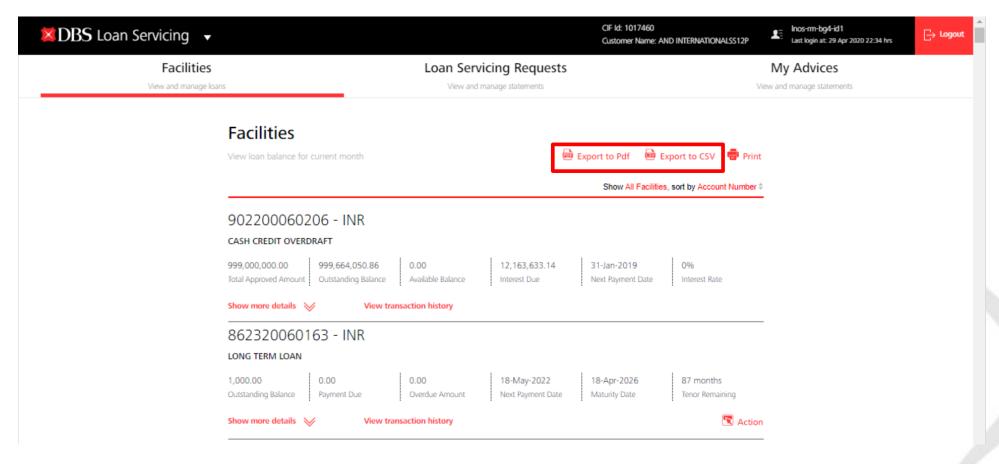

After logging into IDEAL, Loan Servicing Portal can be accessed via:
a) "Accounts" → "Loans" OR
b) "Cash Overview" → "Loans" → "View all loans"
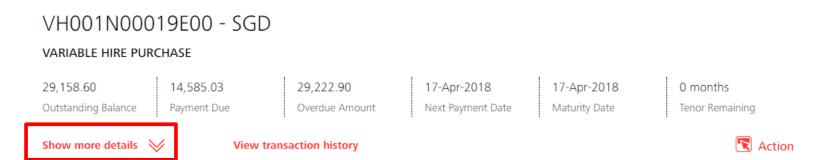Note that the browser only works on Chrome.

Viewing of Your Facilities
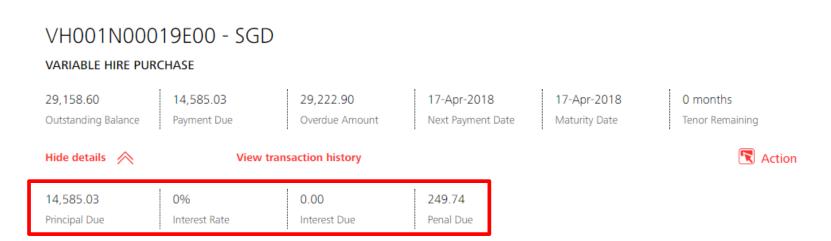

a) You will land on Facilities tab where loan facilities details such as Payment Due and Maturity Date can be viewed.

b) You can export to pdf/ csv to view these details in a fixed format.
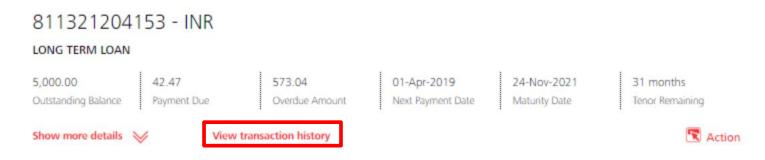
Viewing of Your Facilities

VH001N00019E00 - SGD

VARIABLE HIRE PURCHASE

29,158.60	14,585.03	29,222.90	17-Apr-2018	17-Apr-2018	0 months
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining

Show more details ⌄   **View transaction history**   ↖ Action

Click on "Show more details" to view additional payment details of the loan.

VH001N00019E00 - SGD

VARIABLE HIRE PURCHASE

29,158.60	14,585.03	29,222.90	17-Apr-2018	17-Apr-2018	0 months
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining

Hide details ⌃   **View transaction history**   ↖ Action

14,585.03	0%	0.00	249.74
Principal Due	Interest Rate	Interest Due	Penal Due

❌DBS

Viewing of Your Facilities

811321204153 - INR

LONG TERM LOAN

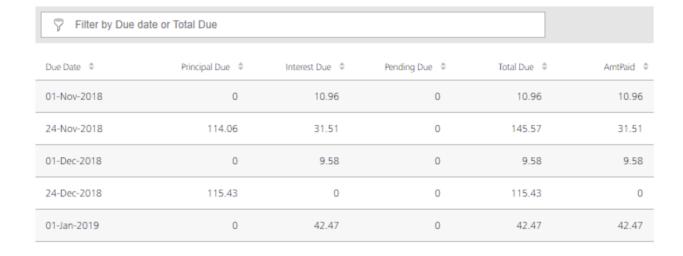| 5,000.00	42.47	573.04	01-Apr-2019	24-Nov-2021	31 months
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining

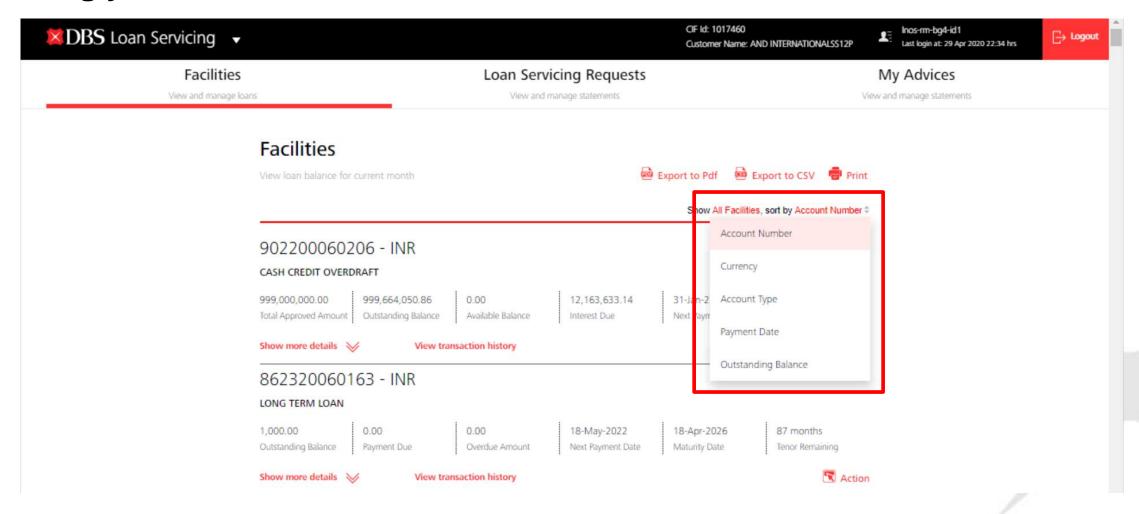Show more details ⌄   **View transaction history**   Action

Click on "View transaction history" to view your scheduled payment history. Note, any unscheduled payment will not be shown here.
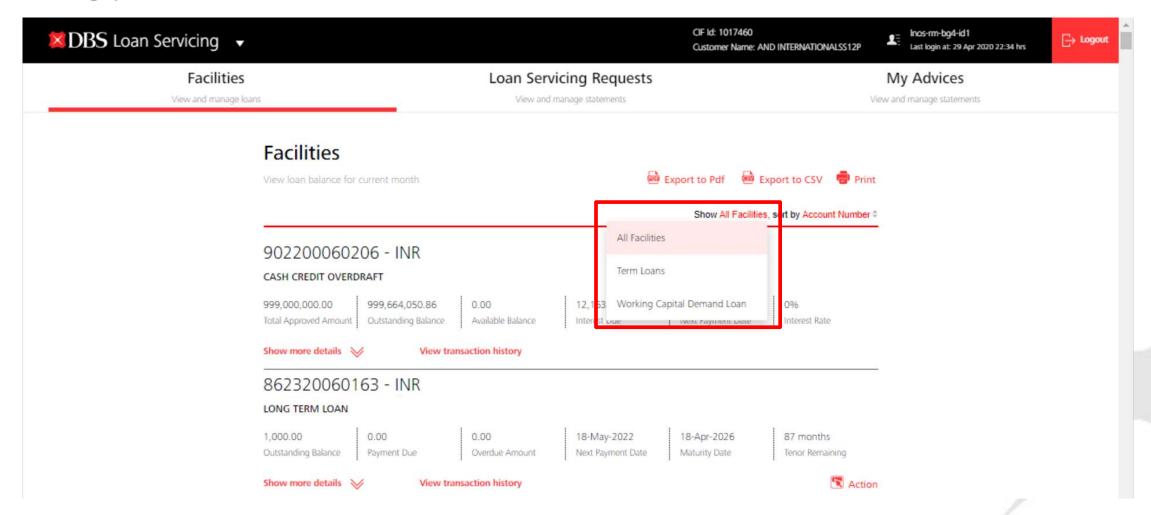
Transaction Details

Filter by Due date or Total Due

Due Date ⇅	Principal Due ⇅	Interest Due ⇅	Pending Due ⇅	Total Due ⇅	AmtPaid ⇅
01-Nov-2018	0	10.96	0	10.96	10.96
24-Nov-2018	114.06	31.51	0	145.57	31.51
01-Dec-2018	0	9.58	0	9.58	9.58
24-Dec-2018	115.43	0	0	115.43	0
01-Jan-2019	0	42.47	0	42.47	42.47

Sorting your Facilities

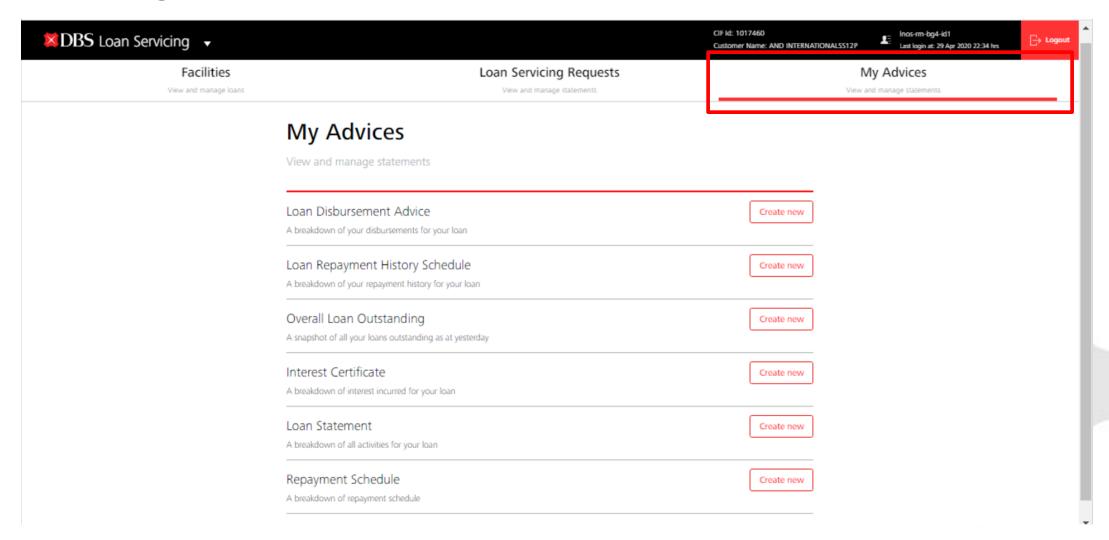You can also choose to sort how you want to view your loan facilities.

Sorting your Facilities

Sort by Facility type.

Downloading Your Advices

Click on My Advices tab to generate any of the 6 advices avaliable at your own time.

Downloading Your Advices

Create a New Advice

Customise your advice

Advice type	Loan Statement
Accounts	811301094644 ⌄
Period	⦿ By date range ◯ By recent month range

From
01-Jan-2020 📅

To
29-Apr-2020 📅

Advice Format
⦿ CSV
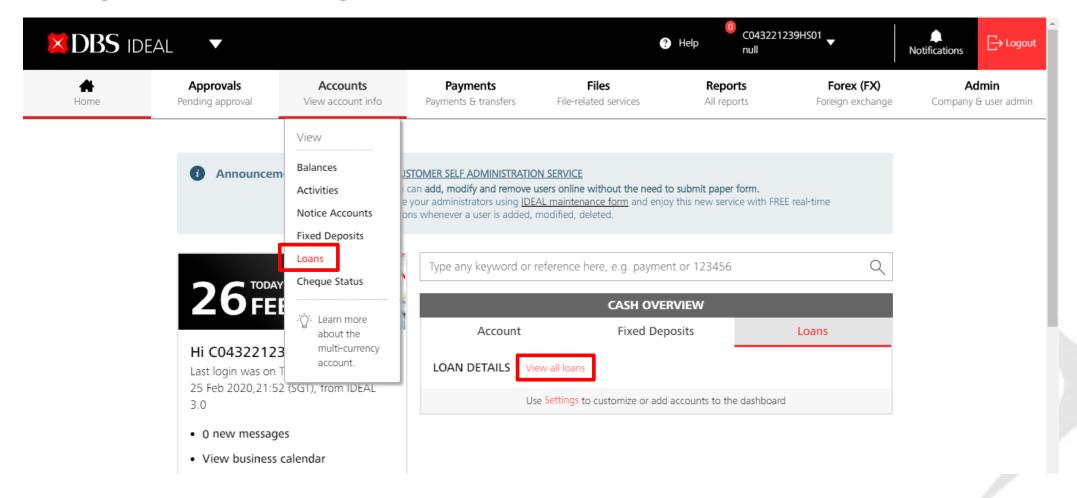◯ PDF

Cancel   **Publish Advice**

a) Select the loan account.
b) Select the period.
c) Select the format to download your loan statement.
d) Click on publish advice and the advice will be downloaded to your computer.

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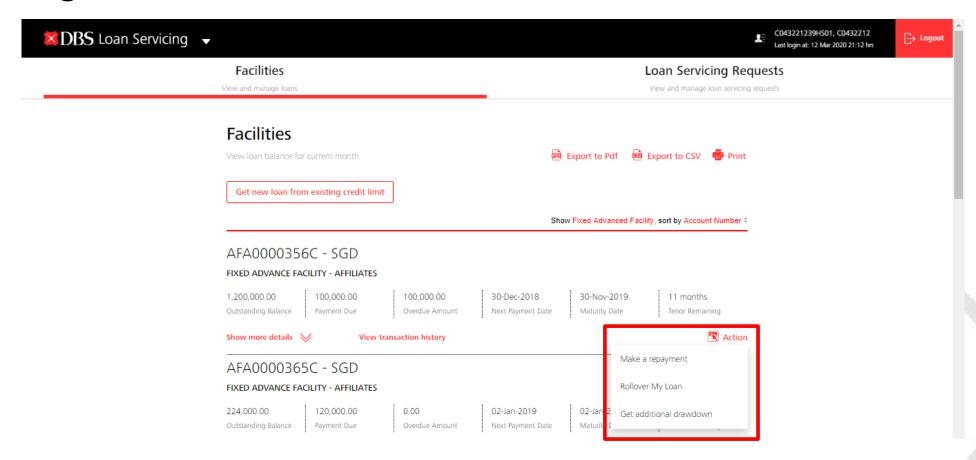# Loan Servicing Portal User Guide
(Maker)

Accessing Loan Servicing Portal

After logging into IDEAL, Loan Servicing Portal can be accessed via:
a) "Accounts" → "Loans" OR
b) "Cash Overview" → "Loans" → "View all loans"
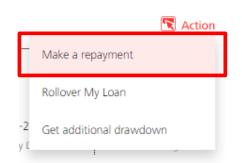Note that the browser only works on Chrome.

Performing a Transaction

a) You can either perform a repayment/ rollover/ additional drawdown (only applicable to SG) for your loan facilities.
b) Click on "Action" button and the 3 options will appear (depending on your product/ facility type).

Make a Repayment

Make a Repayment

Use this page to create a loan repayment request

1. Input Details	2. Verify Details	3. Submit for Approval

Action

Make a repayment

Rollover My Loan

Get additional drawdown

Loan account details

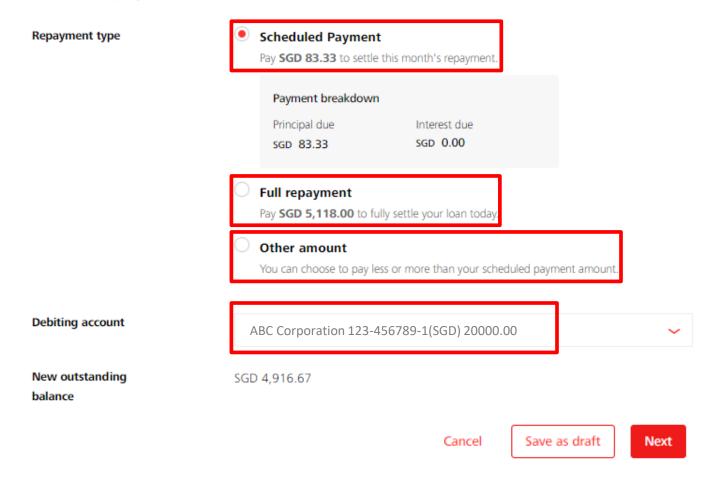| **Organisation**	XXXXXXXX XXXXXXXXX XXX XXX
Loan account	1TL0000596C (SGD)
Maturity date	04-Dec-2023
Current outstanding balance	SGD 5000

Clicking on "Make a Repayment" will bring you to the make a repayment request screen.

Make a Repayment

Select repayment method

Repayment type

- ◉ **Scheduled Payment**
  Pay **SGD 83.33** to settle this month's repayment.

Payment breakdown	
Principal due	Interest due
SGD 83.33	SGD 0.00

- ○ **Full repayment**
  Pay **SGD 5,118.00** to fully settle your loan today.

- ○ **Other amount**
  You can choose to pay less or more than your scheduled payment amount.

Debiting account

ABC Corporation 123-456789-1(SGD) 20000.00 ⌄

New outstanding balance

SGD 4,916.67

Cancel   Save as draft   Next
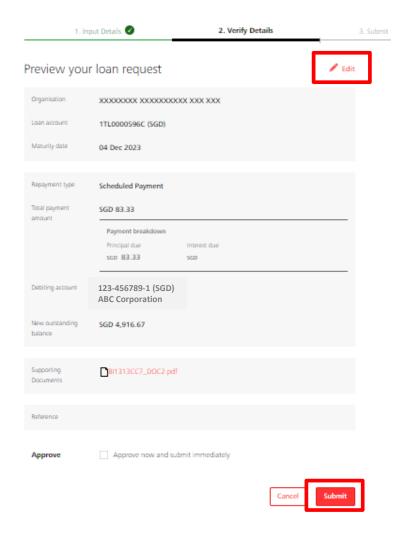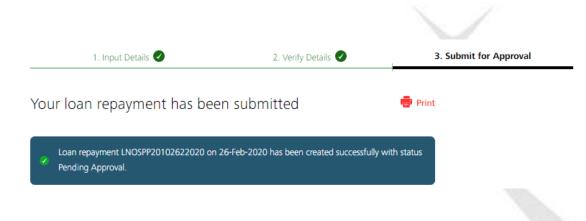
a) You can choose to either make a Scheduled repayment (Scheduled Payment), Full repayment (Full payoff), or any Other amount (Unscheduled Payment).
b) Breakdown of your payment will be shown.
c) Input your debiting account.
d) Check on your new outstanding balance.
e) Click on Next to proceed, Cancel to go back to previous page, or Save as draft to save your request.

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Verify Transaction Details

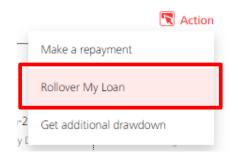If you need to make any amendments, click on edit and you will go back to the previous screen to make any amendments.

a) Review the repayment request and click submit.
b) Message will appear after request is submitted successfully.

![DBS](DBS logo)

Rollover My Loan
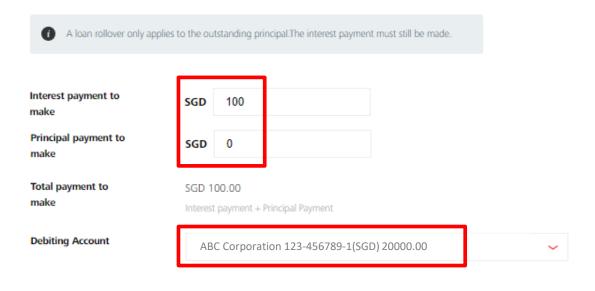

a) Clicking on "Rollover My Loan" will bring you to the rollover my loan request screen.
b) Note that you can submit rollover request up to 7 days in advance of maturity date.
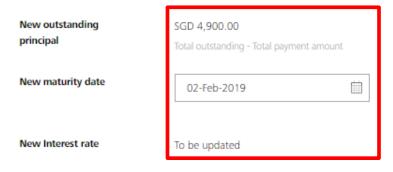
Rollover My Loan

Step 1: Payment to make

> ⓘ A loan rollover only applies to the outstanding principal.The interest payment must still be made.

Interest payment to make	SGD	100
Principal payment to make	SGD	0

Total payment to make: SGD 100.00
Interest payment + Principal Payment

Debiting Account: ABC Corporation 123-456789-1(SGD) 20000.00 ⌄

Step 2: Rollover Details

New outstanding principal: SGD 4,900.00
Total outstanding - Total payment amount

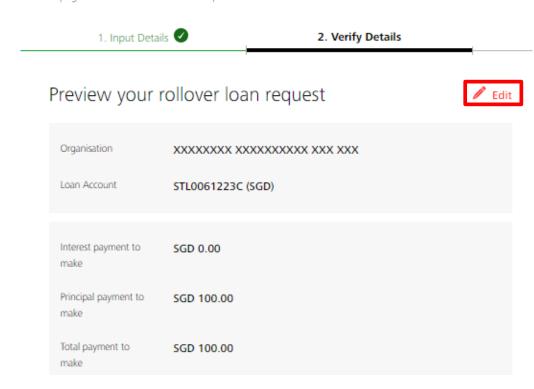New maturity date: 02-Feb-2019 📅

New Interest rate: To be updated

> ⓘ TBC - Your RM will follow up with you on the latest interest rate.

a) Depending on whether you want to Rollover P only or Rollover P+I, amend the "interest payment to make" and "principal payment to make" accordingly.

b) For Rollover P only, input the outstanding interest payment to make and input principal payment to make as 0. You can amend the payment amount to be more than the outstanding interest payment to make if you wish to perform only a partial rollover.

c) For Rollover P+I, you may input both fields as 0.

d) Input your debiting account.

e) New outstanding principal will be shown after taking into consideration the payment you selected above.

f) Choose a new maturity date.

g) For the new interest rate, your RM would have contacted you to rate fix 1/2 days before you authorize this rollover request online.

◆DBS

Rollover My Loan/ Verify Transaction Details

Create a Rollover Loan Request

Use this page to create a rollover loan request

1. Input Details ✅   2. Verify Details

Preview your rollover loan request   ✏️ Edit

Organisation	XXXXXXXX XXXXXXXXXX XXX XXX
Loan Account	STL0061223C (SGD)

Interest payment to make	SGD 0.00
Principal payment to make	SGD 100.00
Total payment to make	SGD 100.00

If you need to make any amendments, click on edit and you will go back to the previous screen to make any amendments.
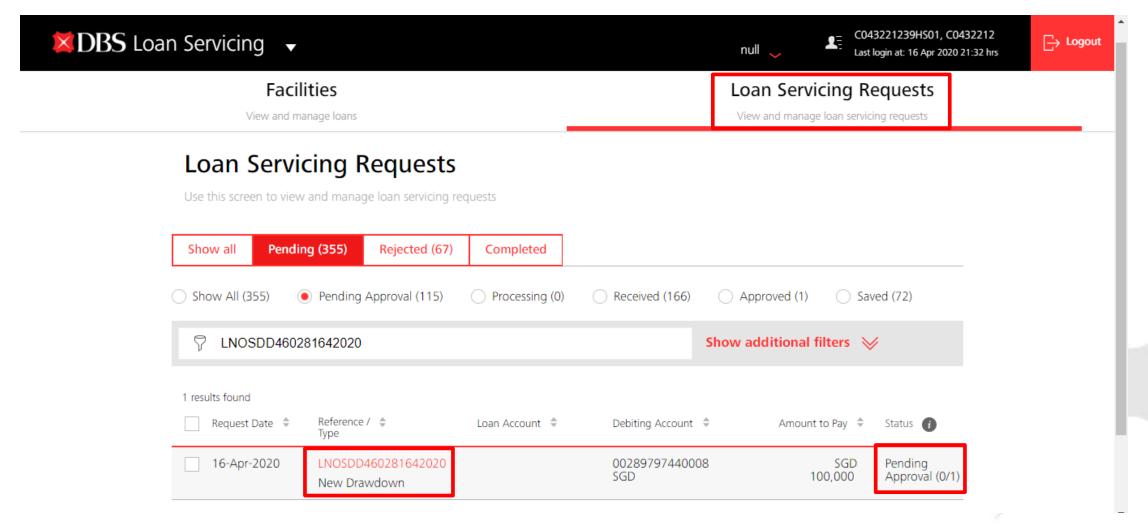
a) Click on Next to proceed, Cancel to go back to previous page, or Save as draft to save your request.

d) Review the rollover request and click submit.

e) Message will appear after request is submitted successfully.

❌DBS

Loan Servicing Portal User Guide
(Checker)

Approving a Transaction

a) Find the case in Loan Servicing Requests tab and click on the reference number.
b) Take note of the approval count.

Approving a Transaction

View New Drawdown Request

Details of this new drawdown request. Actions you may perform depend on you role and the status of this transfer.
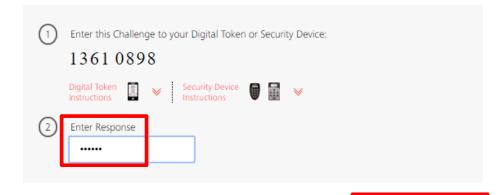
Reference: LNOSDD460281642020

Status: Pending Approval   🖨 Print

Organisation	XXXXXXXX XXXXXXXXXX XXX XXX
Facility type	Long Term Loan (SGD) 100,000,000
Loan amount	SGD 100,000.00
Purpose of loan	XXX XXX
Disburse To	123-456789-1 (SGD) ABC Corporation

Activity Log

Action	User Name	Date and Time
Create	C002941236HM01	26 Feb 2020 16:51

Approve

① Enter this Challenge to your Digital Token or Security Device:

1361 0898

Digital Token Instructions 📱 ⌄ | Security Device Instructions 📟 🖩 ⌄

② Enter Response

••••••

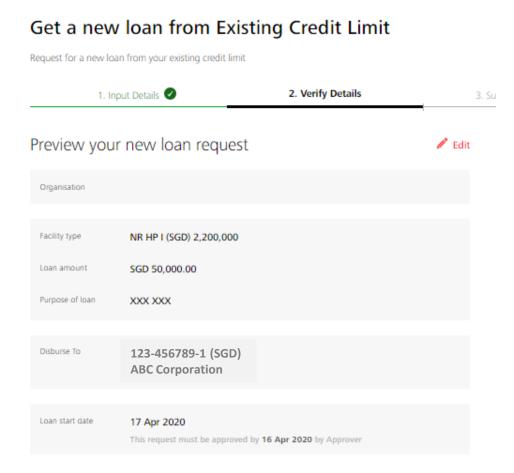Cancel   Reject   **Approve**

✅ **Request approved**

Prepayment loan request LNOSPP20102622020 has been successfully approved.
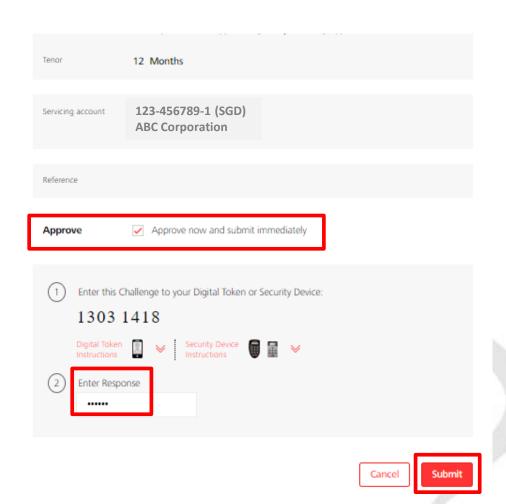
Dismiss

a) Verify the details of the request.
b) Enter the challenge in your digital token or security device and input the response returned accordingly.
c) Click Approve to approve this transaction or Click Reject to reject this transaction.
d) Upon approval, the status will reflect as received and will be processed by the bank.
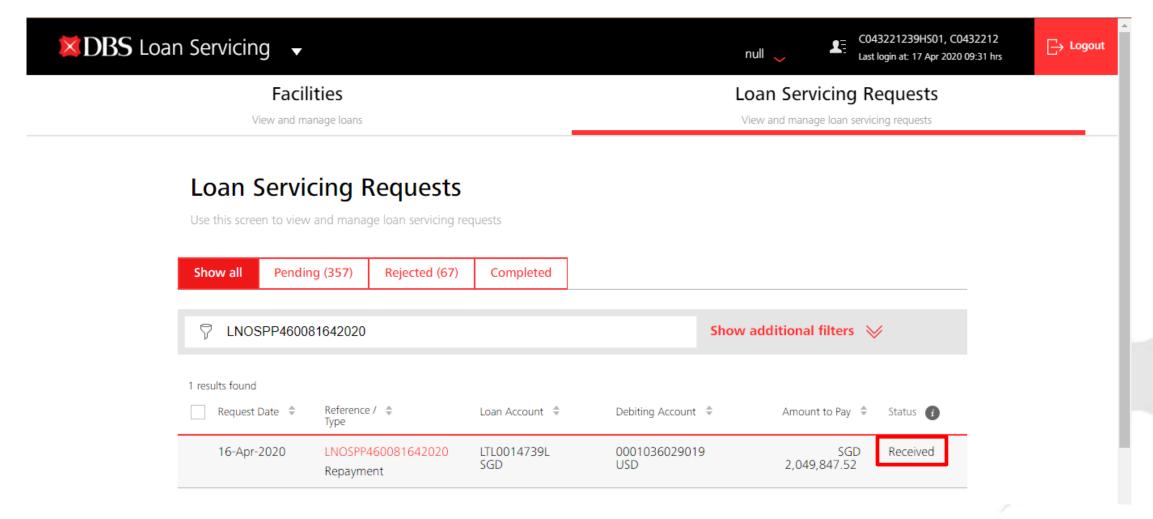
❌ **DBS**

Approve Own Transaction

a) For users with **Approve Own access**, you may approve your own transaction immediately in maker screen.
b) Under verify details, tick on checkbox "Approve now and submit immediately".
c) Enter the challenge in your digital token or security device and input the response returned accordingly.
d) Click submit.

Loan Servicing Request Status

Go to Loan Servicing Requests Tab to check on the status of your transaction request.
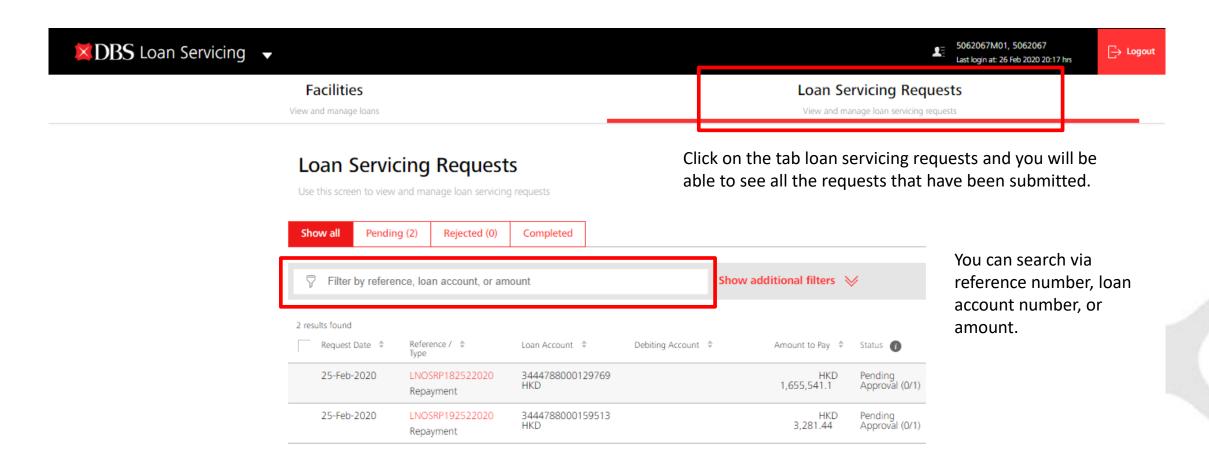
Loan Servicing Request Status

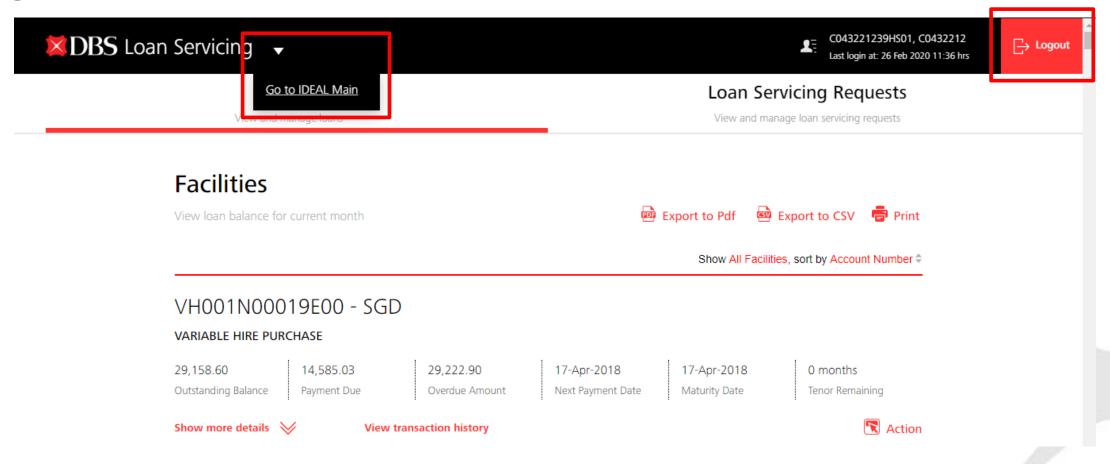| Loan Servicing Status	Description
Pending Approval	A user has created a Loan Servicing Request, and it awaits approval.
Approved	The instruction has received all the required approvals and is ready to be sent to the back office for processing.
Saved	A user has saved instruction details (possibly with incomplete information) without submitting the instruction for processing; the user can access the instruction at a later time to complete the details and submit it for approval and processing.
Rejected	The approver has rejected the Loan Servicing request.
Received	The Loan Servicing request is getting processed at the bank and is waiting for processing at the bank.
Completed	This Loan Servicing request is completed processing successfully at the back office.
Bank Rejected	Bank has rejected the Loan Servicing request.

DBS

Viewing of Transaction Requests

Click on the tab loan servicing requests and you will be able to see all the requests that have been submitted.

You can search via reference number, loan account number, or amount.

Log Out

You can either log out to Ideal Main (click on the triangle) or log out completely.