Springboard Capital Ltd.
The Lending Hand

SPRINGHELA APP- A Product of Springboard Capital Ltd

Introduction

We are thrilled to announce the launch of our innovative financial mobile app, Springhela, designed exclusively for you as we bid farewell to the mobile USSD service, Springpesa. Springhela is here to revolutionize and simplify your financial experience, empowering you to take control of your money like never before.

At Springboard Capital Ltd, we understand that your financial needs are unique, and that's why we've crafted a comprehensive suite of features to cater to your every requirement. With a user-friendly interface and state-of-the-art security measures, we are committed to providing you with a seamless and secure platform for all your financial transactions.

As we embark on this exciting new chapter with Springhela, we extend our heartfelt gratitude for your unwavering support and trust in us. Rest assured, the transition to our new financial mobile app will be seamless, and we are dedicated to ensuring a smooth and rewarding experience for each of our valued customers.

Join us on this transformative journey as we embrace the power of Springhela to unlock a world of financial possibilities at your fingertips. Download the app today and let's spring into the future of banking together.

Thank you for choosing Springhela

Welcome to the Springhela Tutorial Guide

This is a comprehensive step-by-step journey into the exciting world of Springhela! Our step-by-step approach will walk you through:

1. How to Activate your Account. (Existing Customers Only)
2. How to Apply for a Loan through the App.
3. How to Pay Off a Loan through the App.
4. How to View Your Loans History.
5. How to Access your Downloads (Loan Statements & Loan Documents)
6. How to Make a Service Request (Holding Your Cheque, Profile Change, Preferred Disbursement Mode and Credit Limit)
7. How to Register as a New Customer (Join Us)

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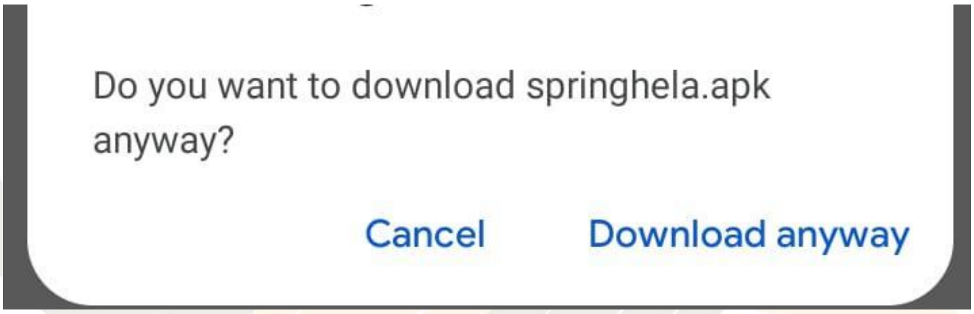
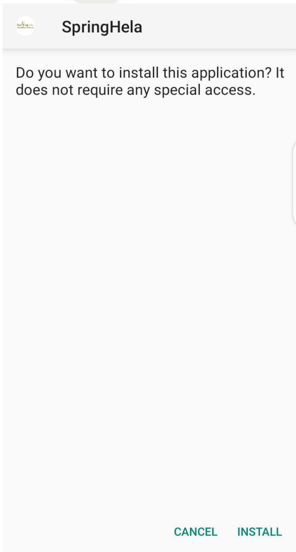
1. HOW TO ACTIVATE YOUR ACCOUNT. (EXISTING CUSTOMERS ONLY)

Step 1: Click on the Link (bit.ly/SpringhelaApp) to download. (This only applies to Andriod Phones.)

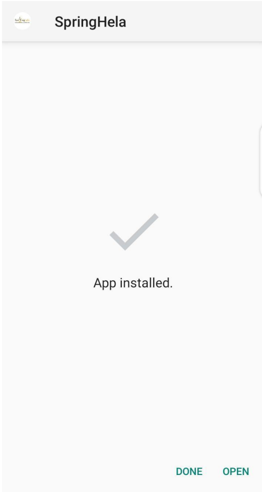
Step 2: Click on download anyway:



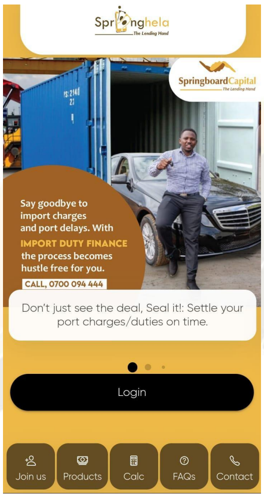
Step 3: Click on Install



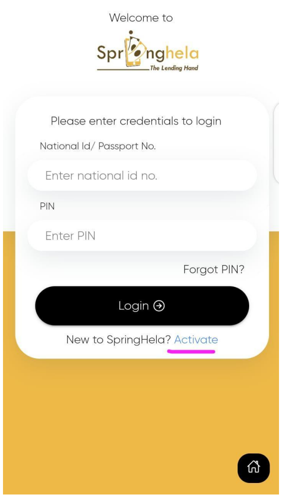
Step 4: Click on open to Launch the app



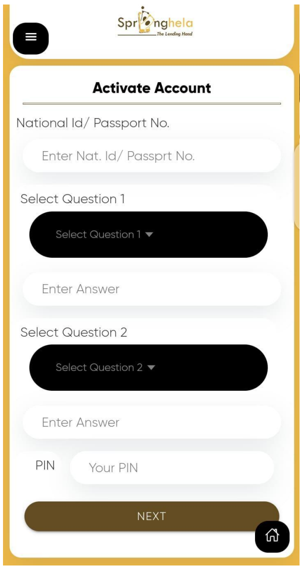
Step 5: Click Login on the Homepage



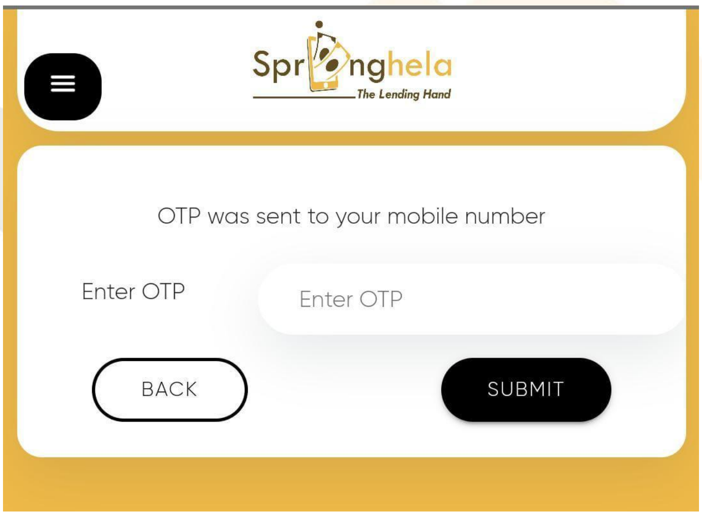
Step 6: Click Activate



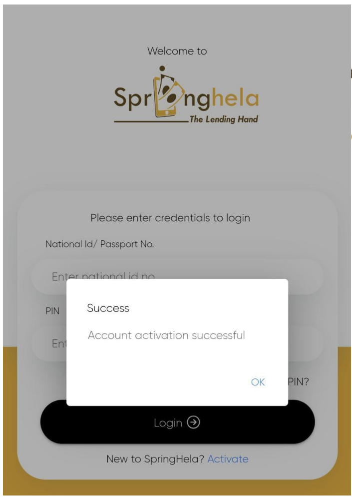
Step 7: Input your National ID, Security Questions and Pin accordingly.



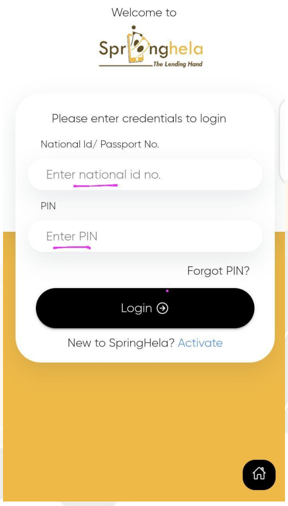
Step 8: Enter the OTP sent to your phone



Step 9: Click OK



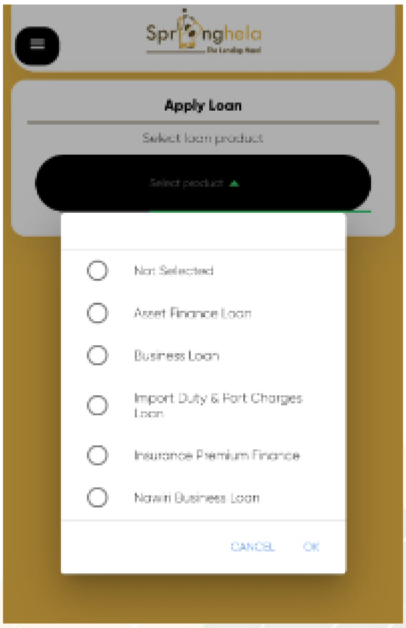
Step 10: Enter your Login Credentials (National ID/Passport and Pin created during activation)



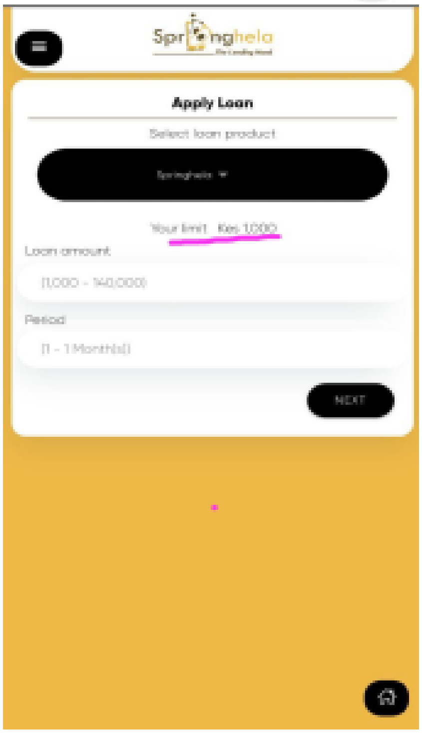
2. HOW TO APPLY FOR A LOAN THROUGH THE APP.

Step 1: Go to the Menu, under **Loans** click on the **Apply loan**

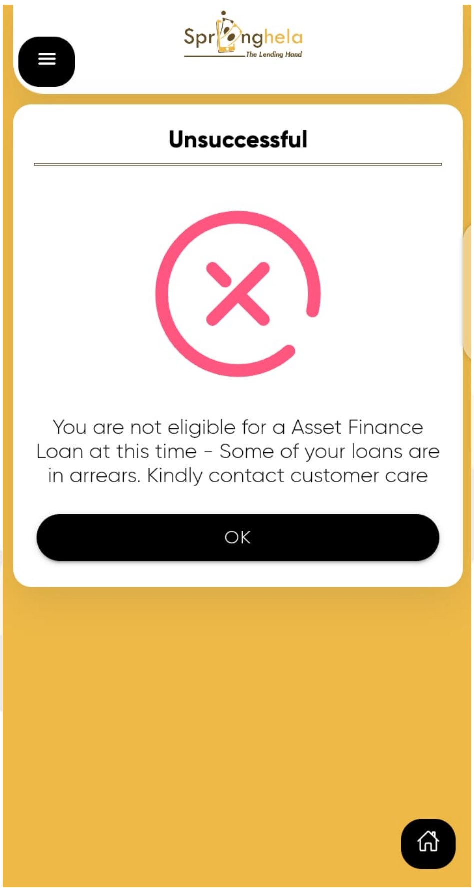
Step 2: Select a Loan product



Step 3: The limit of the product is displayed as shown below.



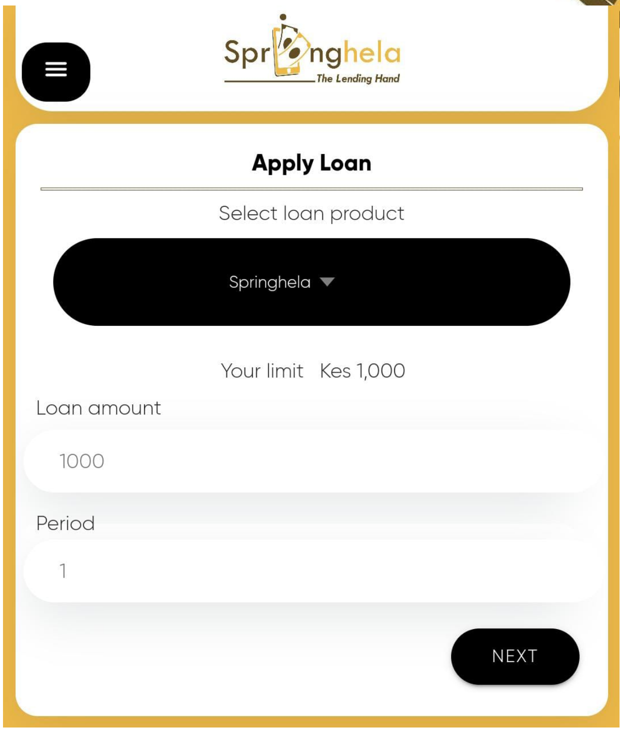
If you don't qualify for the selected loan, the message below will be shown. Ineligibility reason will be indicated.



Step 4: Enter the loan amount that do not exceed the loan limit

Step 5: Enter period

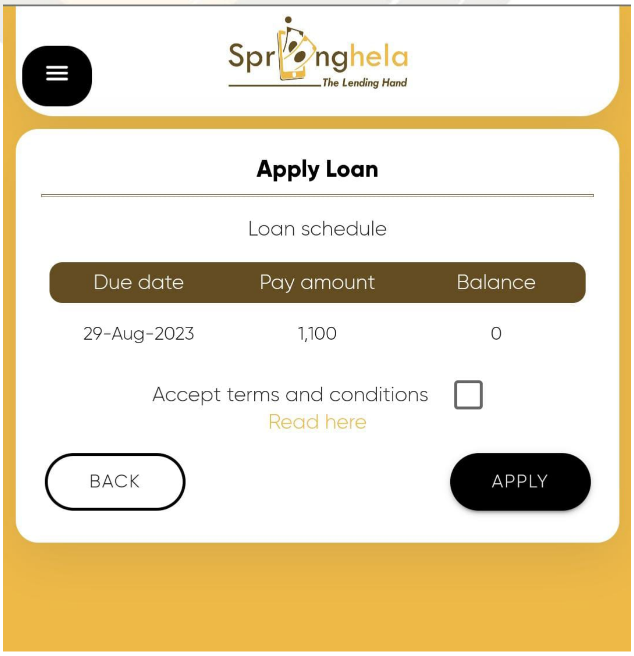
Step 6: Click next



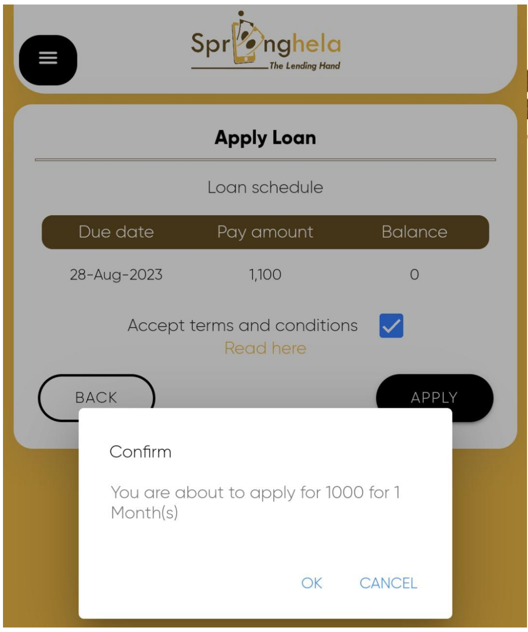
Step 7: A loan schedule is shown

Step 8: Read and accept terms and conditions (Click on the check box)

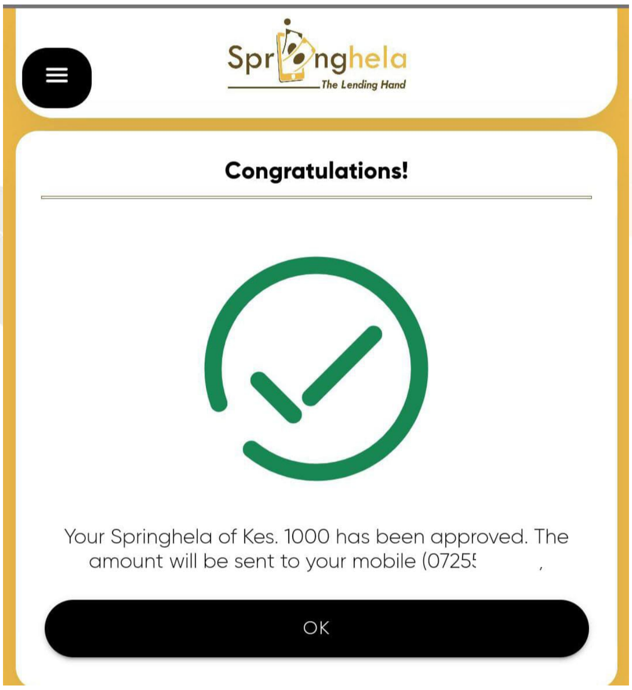
Step 9: Click Apply



Step 10: Click OK on the confirmation dialogue to proceed.

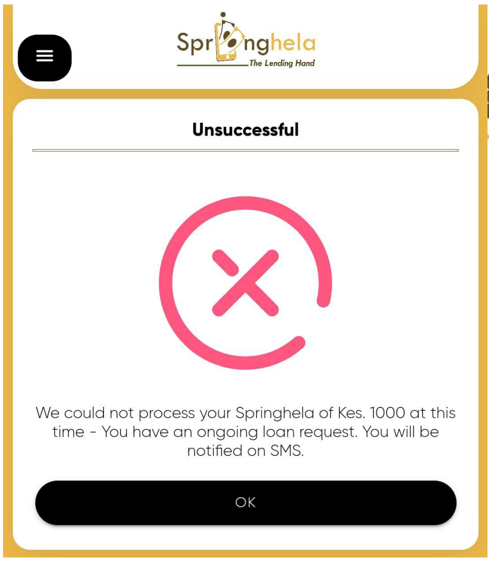


If application is successful, message below is shown.



An SMS is sent to the client.

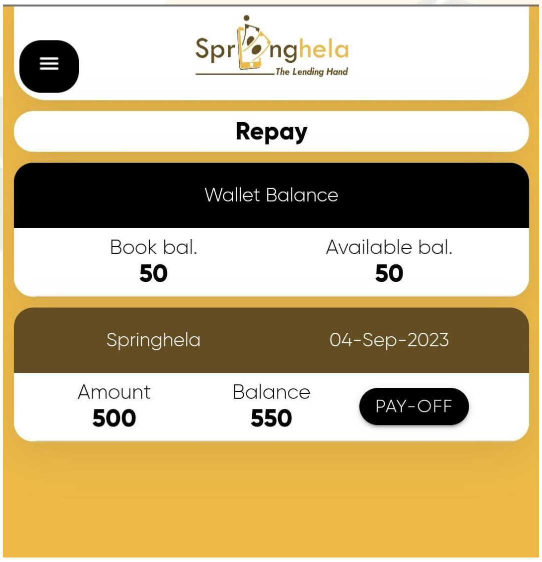
If the application is unsuccessful, a reason will be indicated.



3. HOW TO PAY OFF A LOAN THROUGH THE APP.

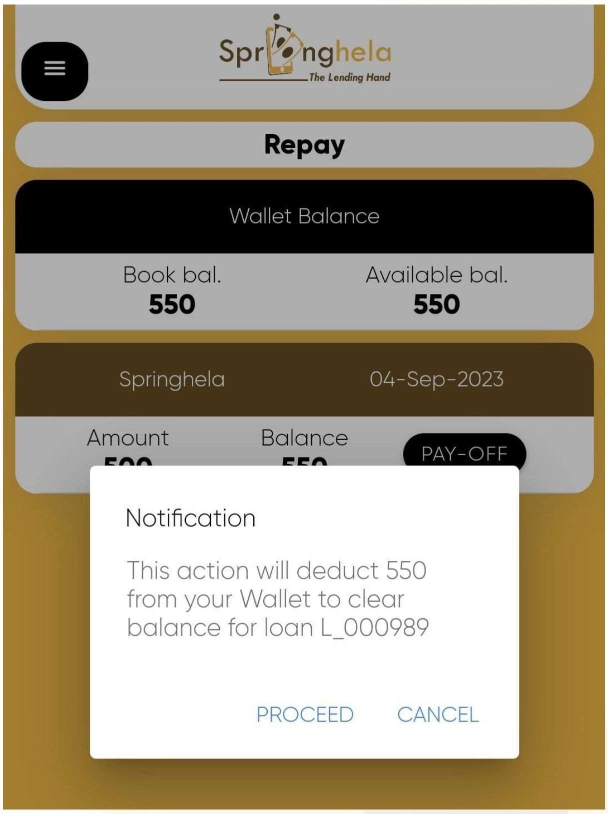
Step 1: Go to the **Menu**, Click on **Repay** under **Loans**

A list of active Loans is displayed



Step 2: Click on the Pay Off button

Step 3:Click on Proceed

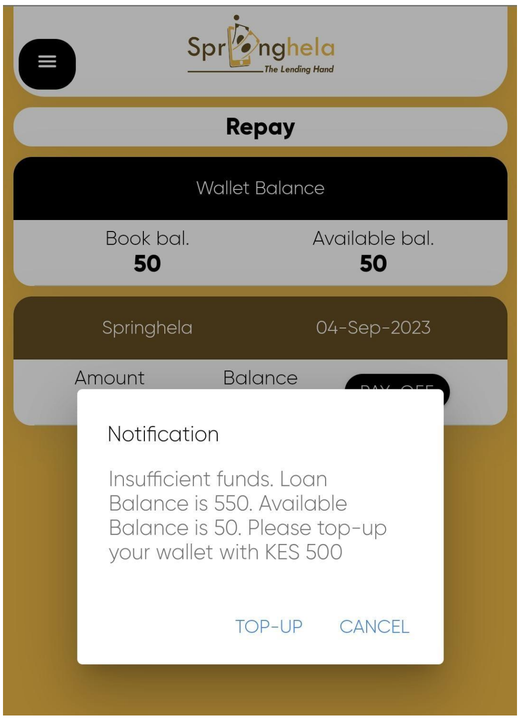


You will receive an SMS confirming receipt of the request

You will receive another SMS once the loan has been cleared

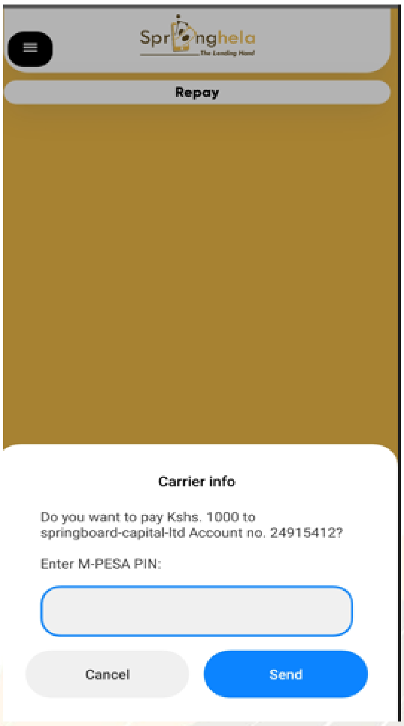
For insufficient funds

You will be prompted to top up your wallet



Step 1: On the pop up click on Top Up

An STK push will be sent to your phone.



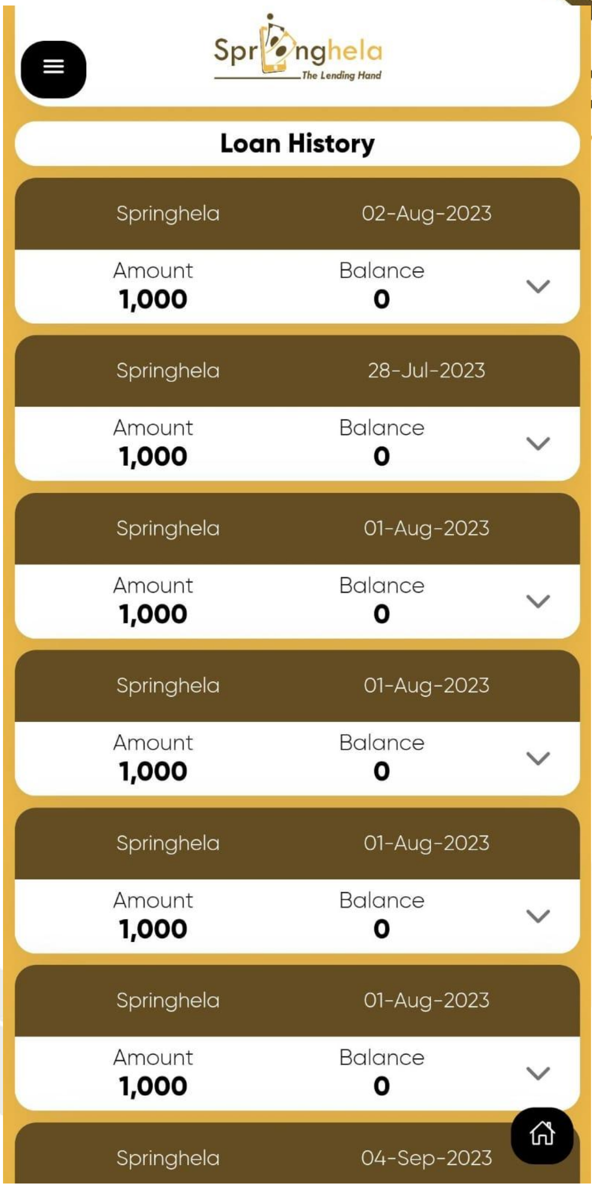
Step 2: Enter MPESA PIN to complete payment

You will receive an SMS indicating receipt of funds by SBC

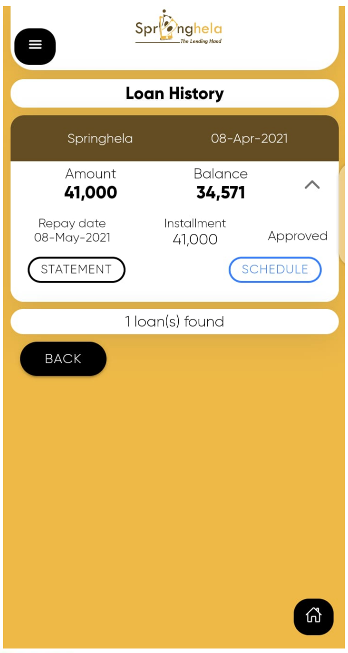
You can now off the loan using the funds in your wallet

4. HOW TO VIEW YOUR LOANS HISTORY.

Step 1: Go to the **Menu**, Click on **History** under **Loans**



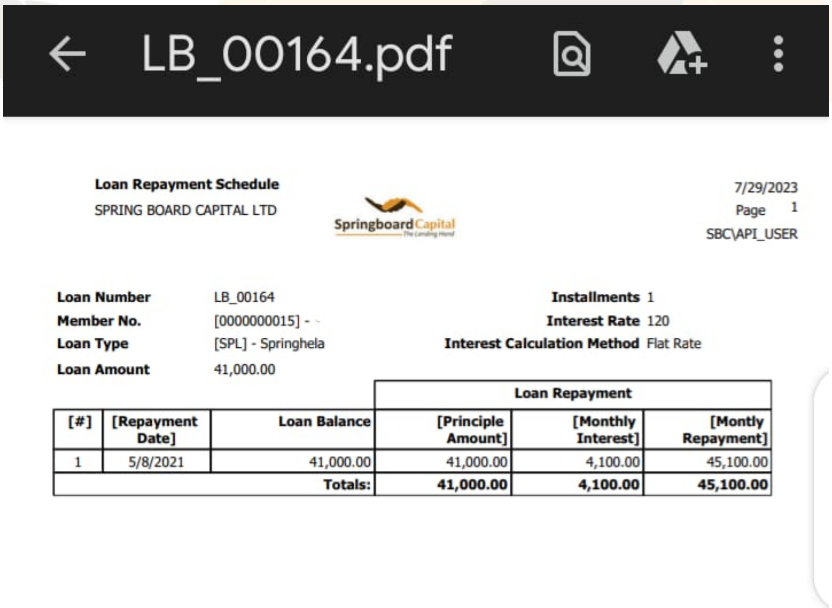
Click on the down arrow to access STATEMENT and SCHEDULE



STATEMENT is displayed as below

Date	Description	Amount	Balance
29/Jun/23	Loan	34,571	34,571
30/Jun/23	Suspended Penalty	75	34,646
01/Jul/23	Suspended Penalty	75	34,721
30/Jun/23	Suspended Penalty	-75	34,646
30/Jun/23	Suspended Penalty	-75	34,571
30/Jun/23	Suspended Penalty	75	34,646
01/Jul/23	Suspended Penalty	-75	34,571
01/Jul/23	Suspended Penalty	-75	34,496
01/Jul/23	Suspended Penalty	75	34,571

SCHEDULE is displayed externally a PDF document



Loan Repayment Schedule
SPRING BOARD CAPITAL LTD

7/29/2023
Page 1
SBC\API_USER

Loan Number	LB_00164	**Installments**	1
Member No.	[0000000015] -	**Interest Rate**	120
Loan Type	[SPL] - Springhela	**Interest Calculation Method**	Flat Rate
Loan Amount	41,000.00		

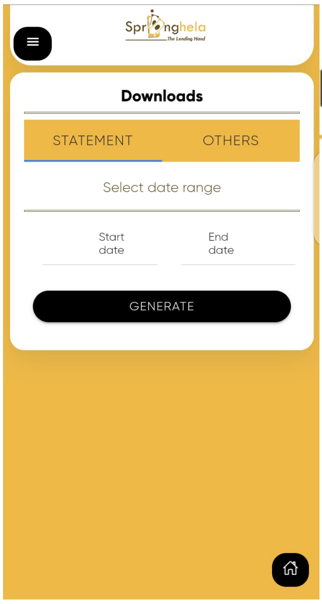
			Loan Repayment		
[#]	**[Repayment Date]**	**Loan Balance**	**[Principle Amount]**	**[Monthly Interest]**	**[Montly Repayment]**
1	5/8/2021	41,000.00	41,000.00	4,100.00	45,100.00
		Totals:	**41,000.00**	**4,100.00**	**45,100.00**

5. How to Access your Downloads (Loan Statements & Loan Documents)

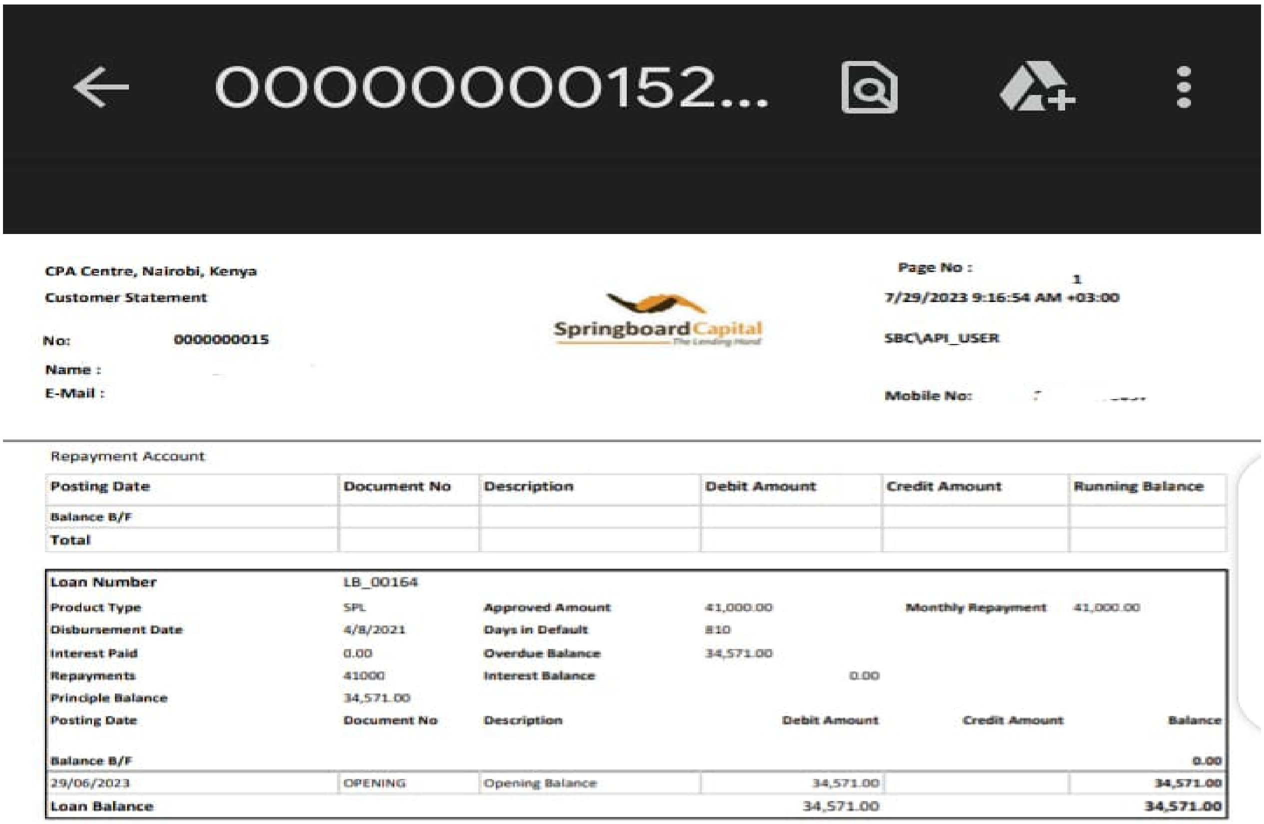
Step 1: Go to the Menu, Click on **Downloads** under **Self Service**

Step 2: Enter date range

Step 3: Click on generate



The statement is generated and displayed externally as a PDF document



00000000152...

CPA Centre, Nairobi, Kenya
Customer Statement

No: 0000000015

Name :

E-Mail :

Page No : 1

7/29/2023 9:16:54 AM +03:00

SBC\API_USER

Mobile No:

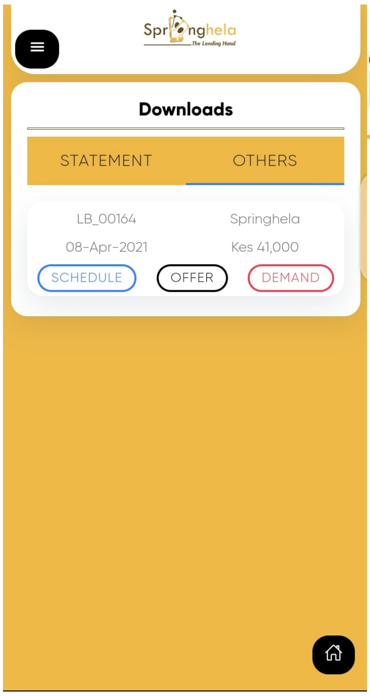
Repayment Account

Posting Date	Document No	Description	Debit Amount	Credit Amount	Running Balance
Balance B/F					
Total					

Loan Number	LB_00164				
Product Type	SPL	Approved Amount	41,000.00	Monthly Repayment	41,000.00
Disbursement Date	4/8/2021	Days in Default	810		
Interest Paid	0.00	Overdue Balance	34,571.00		
Repayments	41000	Interest Balance	0.00		
Principle Balance	34,571.00				
Posting Date	Document No	Description	Debit Amount	Credit Amount	Balance
Balance B/F					0.00
29/06/2023	OPENING	Opening Balance	34,571.00		34,571.00
Loan Balance			34,571.00		34,571.00

Loan Documents

Click on **OTHERS** Tab in the Downloads page



Click on **SCHEDULE** button to access Loan schedule

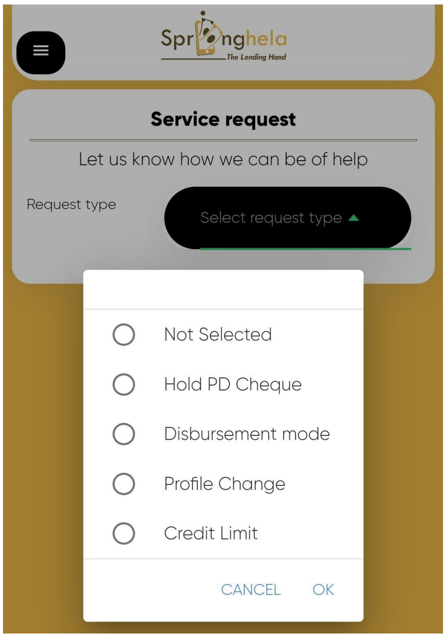
Click on **OFFER** button to access Offer letter

Click on **DEMAND** button to access Demand Letter

These documents are accessed externally as PDF Documents

6. HOW TO MAKE A SERVICE REQUEST (HOLDING YOUR CHEQUE, PROFILE CHANGE AND PREFERRED DISBURSEMENT MODE)

Step 1: Go to **Menu,** click on **Service Request** under **Self Service**
Select a request type from the list as shown below



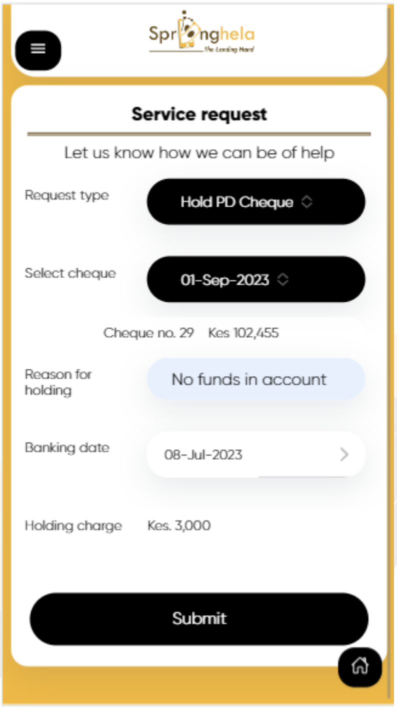
(a)Hold PD Cheque

Accessible to clients who have PD cheques with SBC

Step 1: Select a PD cheque on the list.

Step 2: Enter Reason for Holding

Step 3: Enter Banking Date



Step 4: Click Submit

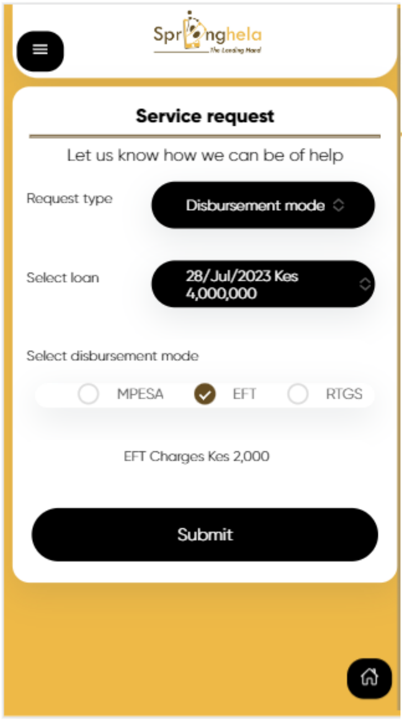
N.B A fee of Kes. 3,000 will be charged if the request is approved

(b)Disbursement Mode

Applies to clients with loans that are pending disbursement and are already approved

Step 1: Select loan from list

Step 2: Select a disbursement mode (MPESA, EFT, RTGS). Related charges are displayed below the list.

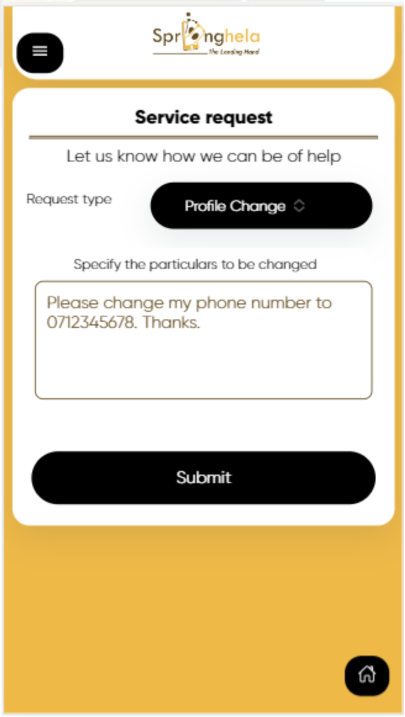


Step 3: Click Submit

(c) Profile Change

Clients can write to SBC requesting changes to their personal details captured in the system through this module. Includes client mobile number, email, national Id, etc.

Step 1: Enter details of the particulars to be changed.

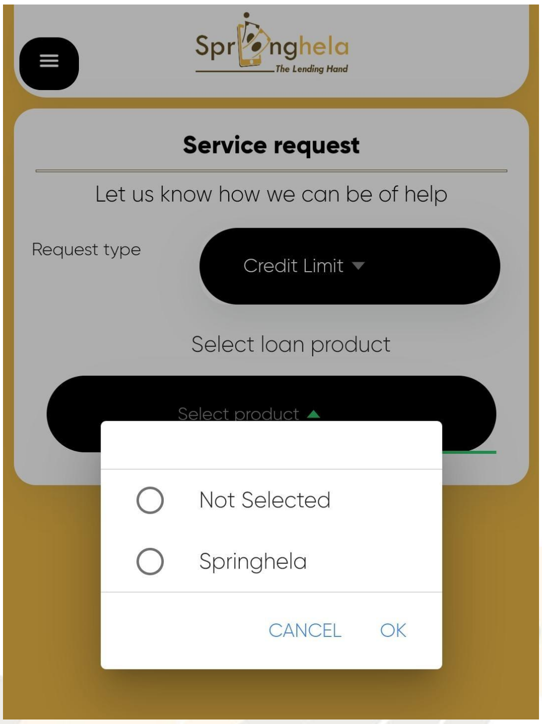


Step 2: Click Submit

(d) Credit Limit

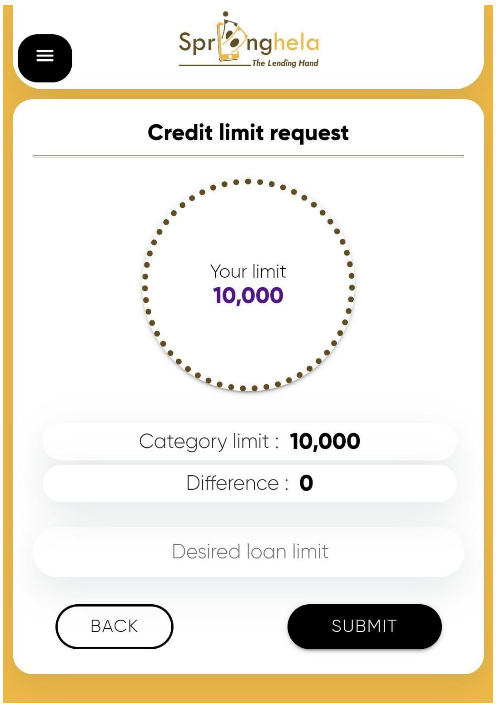
Module is used to request for a credit limit of choice.

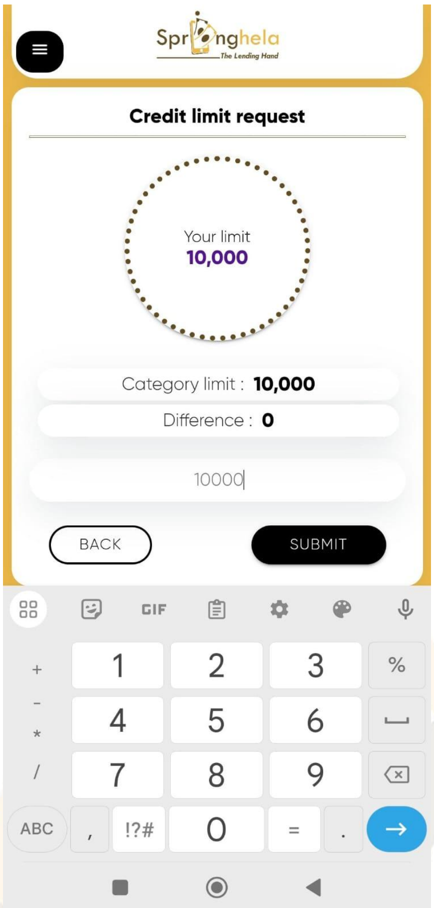
Step 1: Select a Loan Product



Shows the following:

- **Your current limit**
- **Your category limit(ordinary customer, staff, shareholders and Check Off)**
- **Difference**





Step 2: Enter desired limit

Step 3: Click Submit

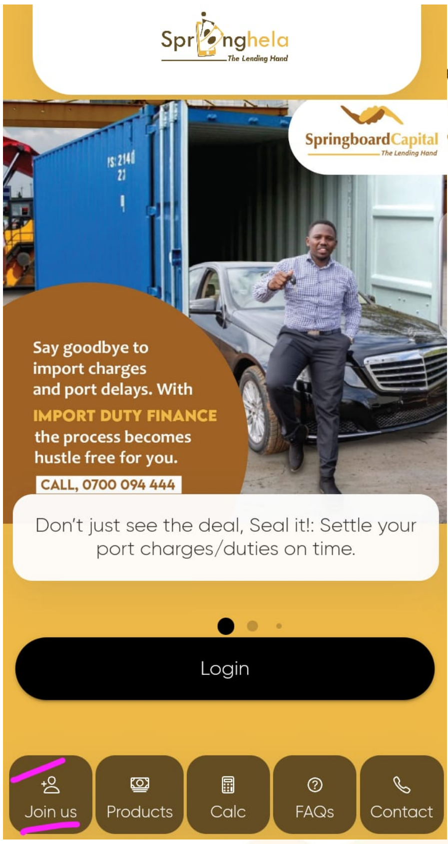
An SMS will be sent on your phone to confirm receipt of the request.

You will be notified if your credit limit has been approved or declined

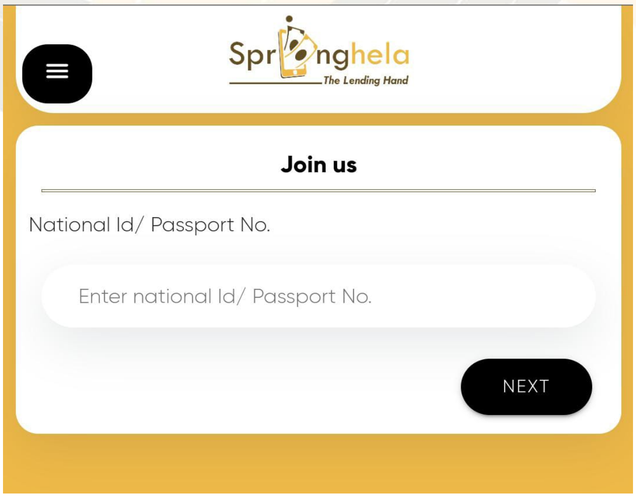
NB: The above 4 requests (Hold PD Cheques, Disbursement Mode, Profile Change and Credit Limit) have to be approved in order for them to take effect.

7. HOW TO REGISTER AS A NEW CUSTOMER (JOIN US)

Step 1: Click on the **Join Us** button

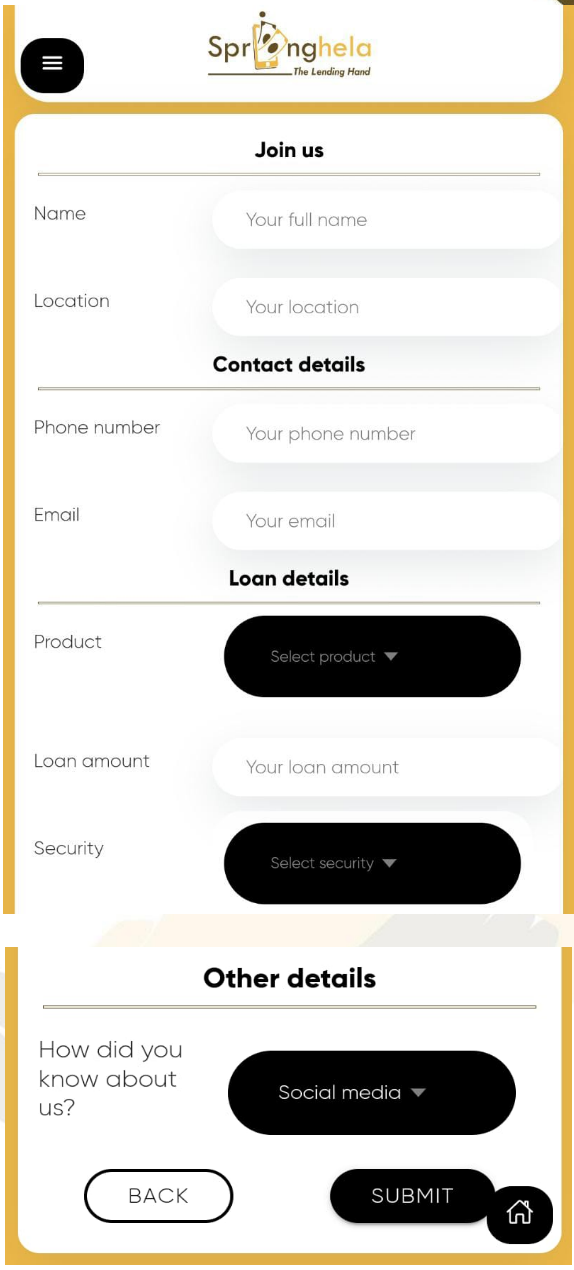


Step 2: Input your National ID / Passport No.



Step 3: Click Next

Step 4: Input the details asked correctly



Step 5: Click on SUBMIT Button. An SMS acknowledging receipt of the registration will be sent.

Registration details will be verified by SBC. Once the approval process is completed, the SMS below will be sent.

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Conclusion

Congratulations! You have successfully completed the Springhela Tutorial Guide, and we hope this journey has been both enlightening and empowering for you.

Now equipped with a deep understanding of Springhela, the cutting-edge financial app, you are ready to embark on your own financial adventures with confidence

As you continue to explore and interact with Springhela, kindly share you feedback about the App with your relationship manager or Call the Contact Centre through

Thank you for choosing Springhela, and we wish you all the best in your financial journey.

Happy Springhela-ing!