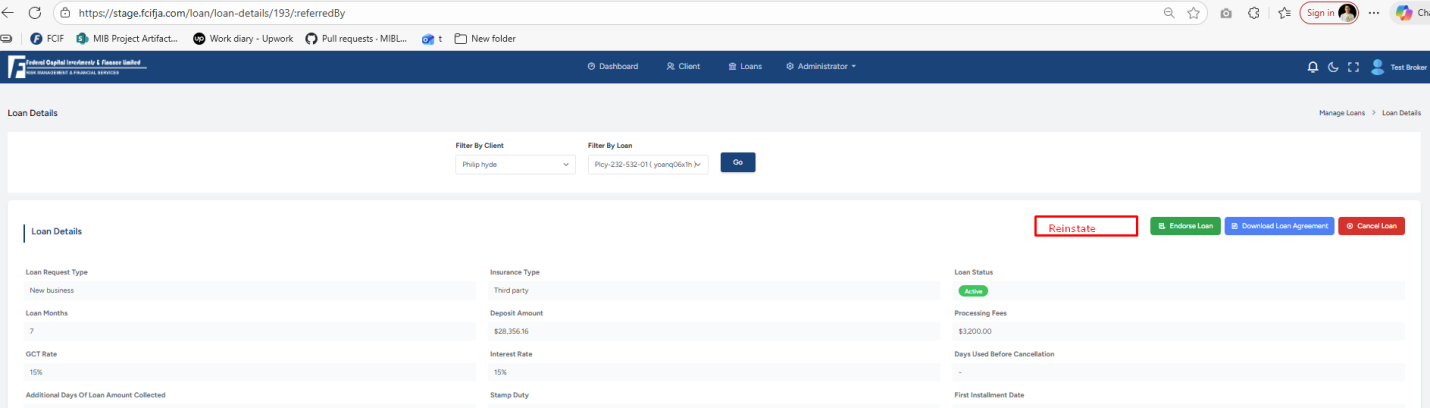
Introduction  
This document outlines the Refinance/Reinstate flow from the Broker side. The client-side Refinance/Reinstate functionality has already been developed.

Point #1  
Add a **Reinstate** button. This button should only appear when the loan is eligible for reinstatement. Additionally, user access must be controlled through permissions — the FCIF Admin should assign the appropriate user role to show this button.

Referenced Screenshot



Point #2,

Refinancing Validations  
The refinancing validations must be identical to those in the client portal.

### Refinancing Limits:

1. Refinancing is allowed only up to **one (1) month before the policy expiration date**.
2. Example: If a policy has 6 months remaining until expiry, the system will recalculate the premium using a maximum tenure of **5 months**.
3. Refinancing will take maximum tenure by default broker cannot minimized the tenure of loan.

Pre-Conditions for Starting the Refinancing Process:  
The system must **not** initiate the refinancing process unless:

1. All **late fees** are paid.
2. The **reinstatement fee** is paid.

(smilar to Cleint platform)

For **online payments**, the amount will be deposited directly into the **FCIF account**.

If the broker is **MIB**, cash payments will also be deposited directly into the FCIF account. Because MIB shared with same cashier.

### Process Reinstate:

After the reinstatement fee and late payment fee are collected, the FCIF Broker’s platform will generate the **new financed policy**. This process is similar to creating a new loan application but uses **special refinancing ID codes** and calculations are based on the **Refinanced Interest Matrix**. This process to similar to Client Portal.