

Scoring/Credit Check

A customer's creditworthiness is determined using a more or less automated procedure during the scoring and credit assessment procedure in the context of a loan application. The data provided by [credit agencies](#) are included in the assessment of creditworthiness.

Score values define a probability value for the future behaviour of a person within a scope relevant to this process. Furthermore, a customer-specific overall score, which is used in the lending decision, is determined from all the information available, using other characteristics such as the [budget account](#), place of residence, occupation, collateral and previous commitments. A loan can be granted, if the credit rating determined in this way is sufficient.

However, the score and the resulting probability of default are not only used to make lending decisions, but also to determine interest rates and credit lines (maximum credit volume).