

Lending Decisions

Check of documents and loan application

The check of the documents available is mostly carried out manually regarding document and data integrity. The results of the check are saved and processed.

Lending decisions and documentation

The decision to grant a loan can be made automatically or with a 4-eye check. If an employee's authorisation is not sufficient, the decision can be delegated to employees who have the level of authorisation required.

The decision, including the justification, is stored at the loan application.

Creation of the lending contract

When the decision to grant a loan is made, the documents for the lending contract and, if applicable, the insurance contract are drawn up and handed over to the customer. The documents can be handed over at the branch, by post, by e-mail or via the agent.

Creation of accounts

When the decision to grant a loan is made, an account is created and the lending amount agreed is made available. If insurance has been taken out, the amount for the insurance is transferred to the insurance company.

