

Editing Borrowers' Data

Situations arise during the management of data sets when changes or adjustments to borrowers' data are necessary.

Sometimes a second borrower has to be added if the credit rating of the first borrower deteriorates or an existing borrower defaults.

Hence, the necessary adjustments to a loan can be made in restoration or restructuring processes in order to ensure the capacity to make principal payments.

In this case, detailed customer information is provided from the partner data system. This may include the information on economic conditions already provided, besides customer and personal data.

Excerpt of borrower information:

Sector	Data
General data	Names
	Customer number
	Customer type
	Legal form
	Advisor/branch
	Legal capacity
	Sector diagram
	...
Customer and contact information	Main address
	Other postal addresses
	Telephone numbers
	E-mail addresses
	...
Personal data	Marital status
	Children
	Place/date of birth
	Nationality
	Housing status
	...
Economic situation	Income
	Other income
	Rent/additional charges
	Maintenance obligations
	Funding rate
	Other expenses
	...
Employment conditions	Employment type
	Employer
	Time limit

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	...
Identity information	Identity document
	Validity information
	Authorities
	...