
A repayment outside of the payment plan (irregular repayment) can be captured in full or in part at any time. Besides the manual capture of irregular repayments, FlexFinance can also automatically identify overpayments as irregular repayments.

Irregular repayments either shorten the term of a loan or they reduce the regular loan instalments in the future. Whether or not an irregular repayment shortens the term or reduces the instalments, can be preconfigured in the system or overridden in individual cases.

If required, corresponding prepayment penalties for irregular repayments can be invoiced automatically. The time and the amounts for the prepayment penalties can be stored individually in FlexFinance.

Irregular repayments in full

An irregular repayment for the amount of the remaining debt is considered as [termination](#) by the customer.