

An irregular repayment is a repayment outside of the valid payment plan. An irregular repayment of the entire residual debt or parts thereof can be entered at any time. In addition to the manual entry of irregular repayments, FlexFinance also automatically detects 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 specified for each individual deal.

If required, any prepayment penalties incurred for irregular repayments can be set as due automatically. Due dates and amounts of prepayment penalties can be configured individually in FlexFinance.

## Irregular Repayments in Full

An irregular repayment of the whole the remaining debt amount is considered as a termination by the customer (cf. "[Terminating Loan Contracts](#)").