

Decisions are made by financial advisors who receive information from the automatic decision-making process but can appeal against the decision recommended by the system, document and justify this.

A customer's commitment can be used as justification (see [Commitments](#)). If the advisor needs another person to be involved in decision-making, an appropriate process can be triggered here to coordinate with employees in the bank who have the authority required.

Depending on how the process has been defined, this decision can be overruled in a subsequent process (see [Lending Decision](#)).