

A customer's financial requirements are determined as part of the credit advisory service. This also includes other financial requirements determined within the context of upselling in addition to the money lent and its intended purpose.

Other products provided by the bank or its cooperation partners are offered during the cross-selling process.

Up-selling

The aim of upselling is to determine a customer's further financial requirements, taking into account other aspects such as the follow-up costs of purchases, the settlement of current accounts or other cash requirements that are not related to the stated purpose.

In up-selling, further financial requirements are determined on the basis of the credit request. For example, this helps to take into account the follow-up costs of purchases, the settlement of a current account or to provide further liquidity.

On the one hand, FlexFinance makes it possible to find optimum credit volumes for customers and their situations and on the other hand from the point of view of the financial institution, to achieve a higher funding amount and thus a higher yield.

Of course, the maximum lending amount specific to a customer, including the existing in-house or third-party debt, is taken into account.

Cross-selling

Banks also offer other products in addition to standard consumer loans. FlexFinance can consider cross-selling offers when processing a loan application. This increases customer loyalty and the earnings for the bank as regards other products as well.

There are products that are directly related to the consumer loan in question, such as [insurance](#), but also products such as overdraft facilities, credit cards or other products from the bank's portfolio or that of a partner.

FlexFinance can flexibly integrate these cross-selling products and make them available in the advisory or application process.