

Sales channel – self-service (web/app)

A registered customer or a prospective customer can enter the information themselves for a loan application using the self-service function.

The application is then further processed, and in particular the submitted documents are checked, in the bank's branch office or service centre.

Decisions on loans can also be made automatically depending on the risk group of the application.

Sales channel – financial advisor (branch office/competence centre)

A bank can offer its customers or prospective customers the opportunity of applying for a loan by taking advice from a financial advisor and using the sales channel 'financial advisor (branch office/competence centre)'. This allows a loan application up to the approval stage to be processed quickly.

This method also provides the option of presenting other products to the customer in addition to the financial advice.

Sales channel – sales partners

Selling by partners allows customers to obtain financial advice on a specific product outside the branch office.

Once the loan application has been created by a partner's employee, it undergoes further processing in a bank's branch office or service centre.