

A customer's entire portfolio/obligations must be taken into account as part of a comprehensive customer service and financial advisory process, i.e. all the financial products for the customer. To this end, FlexFinance can display all the products that a customer has with the bank, including status and balances for these products.

This helps, in particular, the financial advisor during the loan application process to decide on the conditions, the appeal within the scope available, (see [Decision](#)) and the advice provided in relation to the extension or adjustment of the commitment.