

Applicants for a consumer loan can be among a bank's existing customers or be a prospective customer who has no business relations with the bank.

Information is already available for existing customers in the customer management system. This includes:

- Master data (address, date of birth, nationality)
- Contact details
- Personal information (place of birth, marital status, number of children, housing status, etc)
- Identification
- Income statement
- Financial obligations
- Commitments (existing business relations with the bank)

This information for the loan application is read from the customer management system and enhanced or corrected as required. The customer management system contains all the data needed for obtaining information on the credit rating check, the budget account and the processing of the loan.

As for conditional inquiries, only the necessary master data and the financial situation of the prospective customer (voluntary disclosure) need to be captured in order to make the interested party an offer. However, in order to make a loan application, the prospective customer has to become a customer by creating an entry in the customer management system and by storing the information and documents required (identification, income statements) once they have been checked.