

The credit volume, up-selling/cross-selling products as well as advice on terms and conditions involving the definition of interest rates and repayment agreements are specified as part of the credit information for a credit offer

## Credit volume/financing requirements

### Loan request

A customer's credit request is made up of the credit amount made available, which the customer can use in accordance with the purpose agreed. The amount is transferred to the customer's account.

### Discharges

The customer is given the option of replacing other loans at his own bank or another bank by the loan. The credit conditions (interest rate) can be adjusted accordingly by product configuration. More information can be found under [Discharges](#).

### Cross-selling products (insurance)

More offers can be made to the customer from the product portfolio of the bank or cooperation partners such as insurance companies. This includes, in particular, co-financed insurance to secure the credit risk. The product configuration is used to define the cross-selling products that can be provided with the credit product selected. More information can be found under [Up-Selling/Cross-Selling](#) and [Insurance](#).

## Conditions and repayment agreements

The agreement to repay the loan can either be based on the instalment amount, the number of instalments or the repayment term. The limits specified in the product configuration must be observed. Appropriate messages are issued if the information that has been input or determined moves outside the limits.

### Instalment amount

If the instalment amount has been specified, the number of instalments and the repayment term result from the further agreements (see below). The last instalment is usually smaller than the fixed instalments.

### Number of instalments

The instalment amount is determined for a given number of instalments, so that an equal instalment is to be paid over the entire term. The last instalment may differ slightly. The term of the loan may differ from the number of instalments, in particular if further repayment agreements such as suspensions are made.

### Repayment term

If the term of the loan is specified, the instalment amount and number of instalments are determined so that the last instalment is payable at the end of the term.

### Interest rate

The effective or the nominal interest rate is defined for the interest for the remaining debt. The value that is not specified is calculated. An interest rate can be specified by the application using customer-specific and/or credit-specific data.

### First instalment date

In order to increase a customer's financial scope, a deferred date for the first instalment payment can be agreed with the customer. The number of dates offered or the last possible date for the first instalment payment can be determined in accordance with the selected product, credit-specific (credit amount, repayment term) or customer-specific (creditworthiness, risk assessment) information.

### Permitting irregular repayments

A customer can be granted the right to make irregular repayments. The timing, amount and number of irregular repayments and the related adjustment of the credit conditions (interest rate) during the repayment term can be determined by product configuration.

### Fixed suspensions

The financial scope for the customer is enhanced by agreeing to the suspension of payments. The payment of the due instalment is suspended at fixed times, which increases the repayment period.

### Charges

Various charge models can be linked to the credit product. These can be one-off or recurring charges, the amount and conditions of which are determined on the basis of the credit information and the other agreements made.