

In order to comply with regulatory requirements, the creditworthiness of a borrower and the risk of servicing the requested loan have to be assessed. Various service providers supply information on the financial services that a customer has used in the past.

Information collected from previous commitments within the bank can also be included.

A borrower's assessment involves the collection and evaluation of information from:

- [Credit agencies](#) (SCHUFA, CreditReform, etc.)
- [Blacklists](#)
- [Warning lists](#)
- [PEP - Politically exposed person](#)
- [Scoring](#)
- [Credit check](#)
- [Budget account](#)

The capture and evaluation of this information serve as a basis for determining the potential credit line (volumes, repayment terms, instalment amount) and for approving the request for credit.