

INTERVIEW

User Name: Alexandra Peñaloza

Company: International Bank

Telephone:099 821 0456

Position or Activities: Head of Credit Card Analysis

What do you need from this system?

It is necessary to create a simulation as close to reality to help young people with zero experience in bank accounts. This according to the monthly interest rates and annulled, knowing that according to an amount there is a certain percentage of interest. Especially with CDT, you must know the amount and the time that the money will remain in the bank.

CUENTA DE AHORROS				
Saldo Promedio Disponible (US\$)			Interés Nominal	Interés Efectivo
Desde	Hasta	Fracción*		
0	5,000	500	0.01%	0.01%
5,000.01	25,000	500	0.02%	0.02%
25,000.01	50,000.00	500	0.04%	0.04%

*El pago de interés en Cta. de Ahorros, se realizará fraccionando el saldo total disponible y aplicando a cada rango su respectiva tasa de interés. [EJ: Saldo total disponible \$4,000 dólares: \$500 usd paga 0.01%, \$500 usd paga 0.25%, \$3000 (\$4000-\$500-\$500) paga 0.50%]

CUENTA CORRIENTE			
Saldo Promedio Disponible (US\$)		Interés Nominal	Interés Efectivo
Desde	Hasta		
\$ 0	En adelante	0%	0%
Monto Mínimo de Apertura Personas 500,00, Empresas 1,000,00			

AHORRO RENTABLE			
Saldo Promedio Disponible (US\$)		Interés Nominal	Interés Efectivo
Desde	Hasta		
0	999.99	0.01%	0.01%
1,000	20,000	3.00%	3.00%
20,001	40,000	4.00%	4.00%
40,001	En adelante	2.00%	2.00%

INVERSIÓN EMPRESARIAL			
Disponible (US\$)		Interés Nominal	Interés Efectivo
Desde	Hasta		
0	5,000	0.50%	0.50%
5,001	10,000	1.00%	1.00%
10,001	100,000	1.25%	1.25%
100,001	1,000,000	1.50%	1.50%
1,000,001	En adelante	1.00%	1.00%
Aporte Mínimo		200.00	

AHORRO PROGRAMADO					
Plazo de Ahorro		Interés Nominal	Interés Efectivo	Interés Nominal	Interés Efectivo
Desde	Hasta	Tasa Base		Bonificación	
12 meses	23 meses	1.00%	1.00%	2.00%	2.00%
24 meses	35 meses	1.00%	1.00%	3.00%	3.00%
36 meses	47 meses	1.00%	1.00%	4.00%	4.00%
48 meses	59 meses	1.00%	1.00%	5.00%	5.00%
60 meses	En adelante	1.00%	1.00%	5.10%	5.10%
Plan desde 12 meses: Aporte mínimo: \$50					
Plan desde 60 meses: Aporte mínimo: \$50					

DEPÓSITO A PLAZO (La tasa de interés depende del monto y del plazo)															
Plazo Días/Término	De \$1.000 a \$2.000		De \$2.001 a \$25.000		De \$25.001 a \$50.000		De \$50.001 a \$100.000		\$100.001 a \$250.000		\$250.001 a \$500.000		\$500.001 a \$1'000.000		\$1'000.001 en adelante
TN =Tasa Nominal TE= Tasa Efectiva	TN	TE	TN	TE	TN	TE	TN	TE	TN	TE	TN	TE	TN	TE	TN TE
De 31 a 60	1.60%	1.61%	2.20%	2.22%	2.20%	2.22%	2.30%	2.32%	2.35%	2.38%	2.40%	2.43%	2.45%	2.48%	2.50% 2.53%
De 61 a 90	1.60%	1.61%	2.35%	2.37%	2.35%	2.37%	2.45%	2.48%	2.50%	2.53%	2.55%	2.58%	2.60%	2.63%	2.65% 2.68%
De 91 a 120	2.30%	2.32%	2.50%	2.52%	2.55%	2.57%	2.60%	2.63%	2.70%	2.73%	2.75%	2.78%	2.80%	2.83%	2.85% 2.88%
De 121 a 180	2.65%	2.67%	3.05%	3.08%	3.10%	3.13%	3.15%	3.18%	3.20%	3.23%	3.25%	3.29%	3.30%	3.34%	3.35% 3.39%
De 181 a 270	3.25%	3.28%	3.45%	3.48%	3.55%	3.58%	3.70%	3.73%	3.75%	3.79%	3.80%	3.84%	3.85%	3.89%	3.90% 3.94%
De 271 a 360	3.40%	3.41%	3.70%	3.72%	3.75%	3.77%	3.90%	3.92%	3.95%	3.97%	4.05%	4.07%	4.10%	4.12%	4.15% 4.17%
De 361 adelante	3.75%	3.75%	4.15%	4.15%	4.15%	4.15%	4.30%	4.30%	4.35%	4.35%	4.40%	4.40%	4.45%	4.45%	4.85% 4.85%

Interest rates

How would you like the system to work?

First, a user will open a bank account, either savings or checking; some personal information will be requested. When the account is savings, it is expected to show the interest that it will generate according to the amount. Finally, in CDT, the time and amount will be specified. In either of the two options, the program is expected to generate the tables of interest

What are the benefits of future savings?

In future savings, an interest of up to 4% is earned, which is an investment for different uses, for example a trip, a car or simply consumption, so it is something very beneficial for users to know this type of thing since It would be of great help to them.