



Află toate  
detaliile

Solicită  
împrumut

Intră în  
cont

Aplică pentru Creditul Până la Salariu®! Îți putem transfera până la 2000 Lei chiar mâine la ora 09:00

**Profită acum! Ai 0% DOBÂNDĂ pentru primele 30 de zile!**

Ofertă valabilă pentru clienții noi

1000 **300** 2000  
LEI

◀ alege suma de  
care ai nevoie

◀ vezi detaliile acestui  
împrumut și aplică:

Achită până pe 9 Aprilie 2019 și  
vei plăti:

300.00 Lei credit +

0.00 Lei dobândă

300.00 Lei în total.

Începând cu 10 Aprilie 2019  
vei plăti dobândă 3.60 Lei / zi.

Pentru acest credit, valoarea DAE este de 4114%

**0.00**  
Lei / zi

dobândă fixă  
pentru 30 zile:

**aplică acum**

și îți putem vira banii în cont  
chiar mâine la ora 09:00 ▶

sună-ne la:  
021 303 0080  
0372 402 500  
L-V: 8:30-20:00  
S-D: 9:00-17:00

"Super profesioniști, o  
instituție care nu te lăsa la  
greu."

Elenita T., 10/04/2016

## Business Problem

A Romania -based credit card issuer, Viva-Credit, (<https://vivacredit.ro>) wants to better predict the likelihood of default for its customers, as well as identify the key drivers that determine this likelihood.

This would inform the issuer's decisions on who to give a credit card to and what credit limit to provide.

It would also help the issuer have a better understanding of their current and potential customers, which would inform their future strategy, including their planning of offering targeted credit products to their customers.

The credit card issuer has gathered information on 30000 customers. The dataset contains information on 24 variables, including demographic factors, credit data, history of payment, and bill statements of credit card customers from April 2005 to September 2005, as well as information on the outcome: did the customer default or not?

Can we help VivaCredit to solve the problem?

**Following are the data available.**

Name Description ID: ID of each client

LIMIT\_BAL: Amount of given credit in NT dollars (includes individual and family/supplementary credit)

SEX: Gender (1=male, 2=female)

EDUCATION: (1=graduate school, 2=university, 3=high school, 4=others, 5=unknown, 6=unknown)

MARRIAGE: Marital status (1=married, 2=single, 3=others)

AGE: Age in years

PAY\_0: Repayment status in September, 2005 (-2=no consumption, -1=pay duly, 0=the use of revolving credit, 1=payment delay for one month, 2=payment delay for two months, ... 8=payment delay for eight months, 9=payment delay for nine months and above)

PAY\_2: Repayment status in August, 2005 (scale same as above)

PAY\_3: Repayment status in July, 2005 (scale same as above)

PAY\_4: Repayment status in June, 2005 (scale same as above)

PAY\_5: Repayment status in May, 2005 (scale same as above)

PAY\_6: Repayment status in April, 2005 (scale same as above)

BILL\_AMT1: Amount of bill statement in September, 2005 (NT dollar)

BILL\_AMT2: Amount of bill statement in August, 2005 (NT dollar)

BILL\_AMT3: Amount of bill statement in July, 2005 (NT dollar)

BILL\_AMT4: Amount of bill statement in June, 2005 (NT dollar)

BILL\_AMT5: Amount of bill statement in May, 2005 (NT dollar)

BILL\_AMT6: Amount of bill statement in April, 2005 (NT dollar)

PAY\_AMT1: Amount of previous payment in September, 2005 (NT dollar)

PAY\_AMT2: Amount of previous payment in August, 2005 (NT dollar)

PAY\_AMT3: Amount of previous payment in July, 2005 (NT dollar)

PAY\_AMT4: Amount of previous payment in June, 2005 (NT dollar)

PAY\_AMT5: Amount of previous payment in May, 2005 (NT dollar)

PAY\_AMT6: Amount of previous payment in April, 2005 (NT dollar)

default.payment.next.month: Default payment (1=yes, 0=no)