No	Column Name	Definition	Comments
1	Id		
2	Tier	Segmentation based on fico scores	Defined by the auto finance company
3	Primary_FICO	Fico score	
4	State	Customer state	
5	Type	Finance/Refinance	
6	Apply_Date	Application date	
7	Approve_Date	Approval date	
8	Fund_Date	Funding date	Only exists in training data
9	Term	Approved term	
10	New_Rate	Interest rate for a new car in case of a refinanced vehicle	
11	Used_Rate	Interest rate for a used car in case of a refinanced vehicle	Text
12	Amount_Approved	Loan amount approved	
13	Previous_Rate	Previous interest rate for a refinanced car	
14	CarType	New, Used or Refinanced	N: "New", U: "Used", R: "Refinanced"
15	Competition_rate	Competitor's rate	
16	rate	Customer rate	
17	onemonth	Prime rate	
18	NewUsed	New or Used	
19	days	Day indicator	
20	weeks	Week indicator	
21	months	Month indicator	
22	termclass	Segmentation based on terms	1 : "0-36", 2 : "37-48", 3 : "49-60", 4 : ">60"
23	rate1	Rate relative to the prime rate	$rate1 = (Rate - onemonth)/onemonth$
24	rel_compet_rate	Rate relative to competitor's rate	$stuff = (rate - Competiton\_rate)/onemonth$
25	mp	Monthly payment	
26	mp_rto_amtfinance	Monthly payment over amount financed	$zzz = mp /amount\_approved$
27	partnerbin	Segmentation based on partners	1 : "Direct auto finance company" , 2 : "Partner A", 3 : "Other Partners"
28	CarType_id	Segmentation based on CarTypes	1: "N", 2 : "U", 3: "R"
29	accepted	1 for Accepted, 0 for Not-accepted	Only exists in training data