Appendix C: Case description

A person deciding to get a mortgage loan sends a loan application to the chosen branch of his/her bank. When the administrative employee working at that branch receives the loan application from the bank's customer, he starts making the decision on whether to grant the loan or not. The employee assesses the client's ability to repay the mortgage. If this analysis shows the applicant is not likely to repay the mortgage loan, his/her request is rejected. If the customer is found to be capable of repaying, the bank representative evaluates his/her assets (such as house and other properties). The employee then verifies whether the bank customer requested a home insurance or not. If the insurance was not requested, a loan acceptance notification is sent to the applicant. If the insurance is requested, the notification is sent together with a home insurance quota.