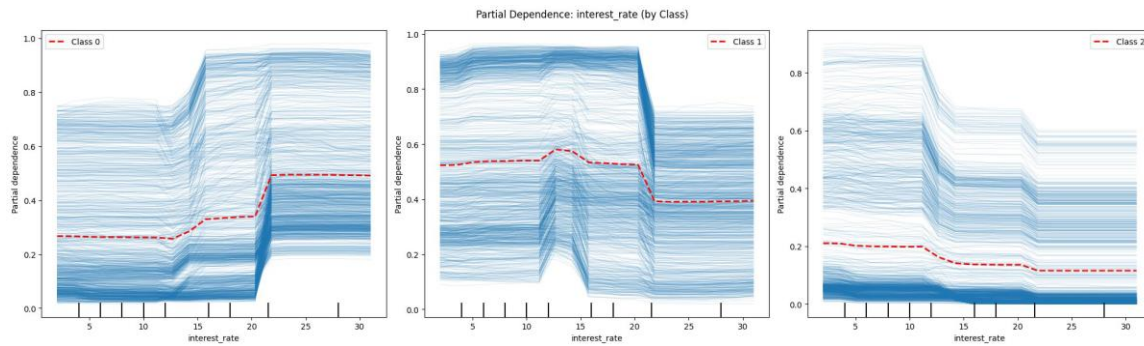
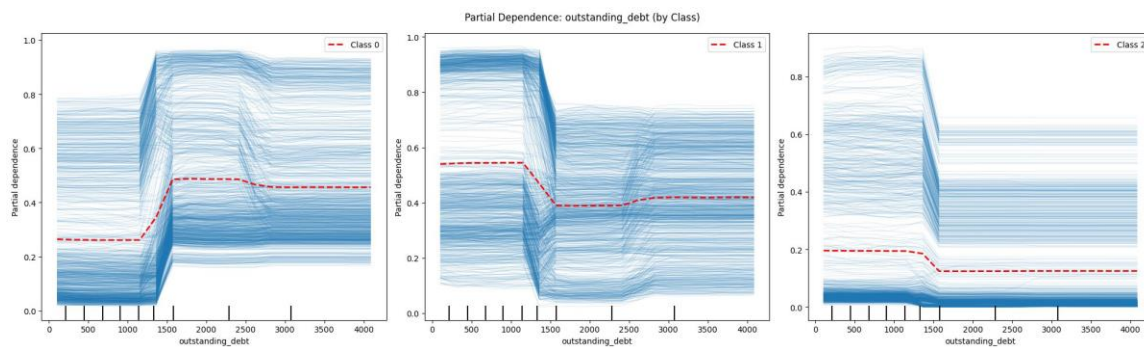


## Appendix:

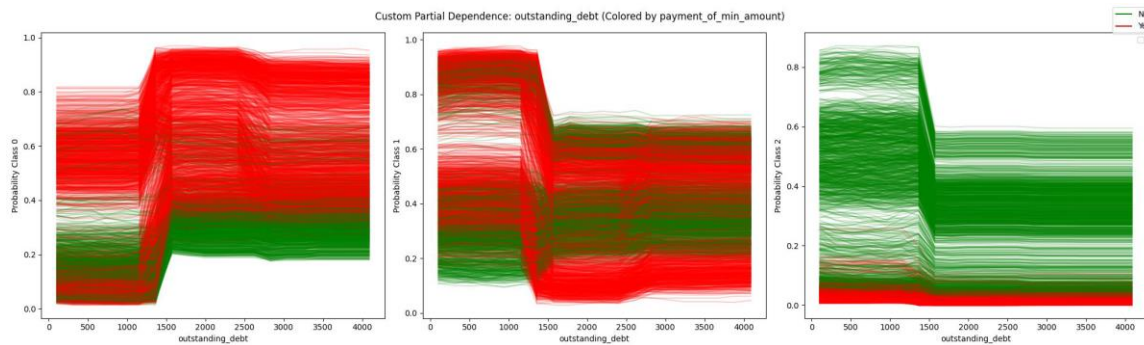
### Additional ICE Plots:



*Lower the interest rate, more probability of having high credit score*



*More the outstanding debt, more probability of having lower credit score*



*Paying more than min\_amount\_due is important, however large outstanding debt weighs down probability of good credit score*