Incoming Application

Age <=18

Age>80

AgeE (18,80]

Review birthdate and documents of Applicant

Decision: Decline

Terminator

product_name==spl17?

No

Yes

Credit score <0

Yes

Decline

Yes

product== top_up?

No

Client == Repeat?

Yes

No

Yes

Credit Score E [0,5]

Age >80

Credit score E [0,5] ?

No

Decline

Credit score E[0,10]

Yes

No

Yes

Yes

Yes

No

sum < 300

No

Review Credit History Manually

Yes

Debt = 0?

Review birthdate and documents of Applicant

Debt=0?

Yes

Accept

Review

Accept

No

Credit Score E[0,20]

No

Debt >50

No

Debt E (0,50)

No

Yes

Debt E (0,50)

Review Bank statement

No

Yes

Review Bank statement

Decline

Decline

Review

Accept

Decline

Accept

Decline

Review

Accept

Yes