

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	
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	days	Day indicator	
19	weeks	Week indicator	
20	months	Month indicator	
21	termclass	Segmentation based on terms	1 : "0-36", 2 : "37-48", 3 : "49-60", 4 : ">60"
22	rate1	Rate relative to the prime rate	$rate1 = (Rate - onemonth)/onemonth$
23	rel_compet_rate	Rate relative to competitor's rate	$stuff = (rate - Competiton_rate)/onemonth$
24	mp	Monthly payment	
25	mp_rto_amtfinance	Monthly payment over amount financed	$zzz = mp / amount_approved$
26	partnerbin	Segmentation based on partners	1 : "Direct auto finance company", 2 : "Partner A", 3 : "Other Partners"
27	CarType_id	Segmentation based on CarTypes	1: "N", 2 : "U", 3: "R"
28	accepted	1 for Accepted, 0 for Not accepted	Only exists in training data