**EZBOB Score Card**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Parameter** | **Basic weight** | **Condition for weight overriding** | **New weight** | **Difference in weights deducted from:** | **Value range** | **Grade** |
| Experian score | 40% | 650 < Experian score < 750  650 < Experian score < 750  **AND** First EZBOB repayment has reached | 55%  47% | Uniformly from all the other parameters | -680  681-760  761-840  841-920  921-1000  1001+ | 1  1  2  3  4  5 |
| Market place Seniority (Max from all stores) | 14% | Seniority <2  Seniority >4  Seniority <2 **AND** First EZBOB repayment has reached  Seniority >4 **AND** First EZBOB repayment has reached | 22%  22%  18%  18% | Uniformly from all the other parameters | -1  2-3  4+ | 2  3  4 |
| Marital Status | 8% |  |  |  | Married  Divorced  Single  Widower | 4  3  2  4 |
| Positive feedback count (lifetime)  (Max from all stores) | 18% | feedback count > 50,000 | 22% | Uniformly from all the other parameters | -5000  5001-50,000  50,001 | 2  3  5 |
| Gender | 6% |  |  |  | Male  Female | 2  4 |
| Annual turnover (Sum all stores) | 10% | First EZBOB repayment has reached | 7% |  | -12,000  12,001-28,000  28,001-82,000  82,001-120,000  120,001+ | 1  4  5  3  1 |
| # of stores added to profile (eBay, Amazon, PayPal) | 4% |  |  |  | 1-2  3-4  5+ | 1  3  5 |
| EZBOB seniority | 0% | First repayment date has been passed | 3% | Total of 15% will be deducted as the following:  -8% from **basic** Experian score  -4% from **basic** MP seniority  -3% from **basic** annual turnover | -6M  6M-18M  18M+ | 2  3  4 |
| EZBOB #of previous (on time) loans | 0% | First repayment date has been passed | 5% | 0-1  2-3  4+ | 1  3  4 |
| EZBOB #of previous late payments | 0% | First repayment date has been passed | 4% | 0  1  2+ | 5  2  0 |
| EZBOB #of previous early payments | 0% | First repayment date has been passed | 3% | 0  1-2  3+ | 2  3  5 |

**Score card results**

|  |  |  |  |
| --- | --- | --- | --- |
| **Trophy** | **Normalized score** | **Max loan offer** | **Interest** |
| Silver | 0-0.4 | 6%\* Annual turnover | Want to use different values? |
| Gold | 0.4-0.62 | 8%\* Annual turnover |
| Platinum | 0.62-0.84 | 10%\* Annual turnover |
| Diamond | 0.84-1 | 12%\* Annual turnover |

Comments:

* We need to add to personal details fields: Marital Status, Gender.
* A user that has not passed elimination rules, trophy=silver.