

Topic 10: Borrowing Products

“The _____ of earners spend _____ of their income on making debt repayments.”

“_____ have no savings at all.”

“Outstanding debt on credit cards has _____.”

High risk borrower



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Depends on the credit rating of the borrower – their borrowing history

Low risk borrower



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Borrowing: The products

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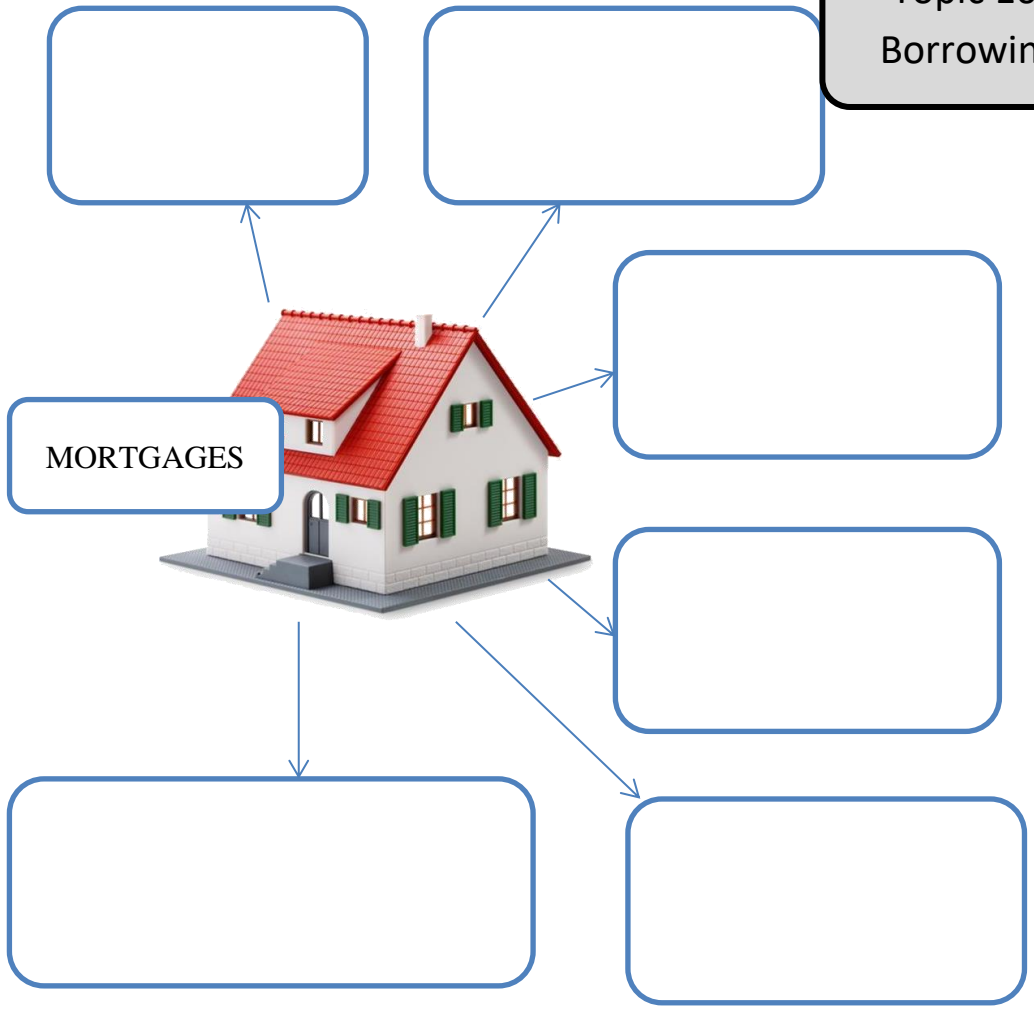
National Hunter



Aims to assess potential borrowers for the risk of fraud

It compares past and current application forms to spot any factual inconsistencies

Topic 10:
Borrowing



Fixed Rate
Mortgage

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Variable Rate
Mortgage

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Tracker Rate
Mortgage

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DIFFERENT TYPES OF LOANS

NOTES:

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PERSONAL
LOANS



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