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Publisher: About the Author Lyn C. Thomas is a Professor of Management Science at the University of Southampton. Jonathan N. Crook is Reader in Business Economics at the University of Edinburgh. David B. Edelman is Credit Director of Royal Bank of Scotland, Edinburgh.

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If the application passes the credit scoring stage but the creditor then denies the credit request based on a judgmental assessment of the applicant's record, the reasons disclosed must relate to the factors reviewed judgmentally, even if the factors were also considered in the credit scoring component. If the application is not approved or denied as a result of the credit scoring, but falls into a gray band, and the creditor performs a judgmental assessment and denies the credit after that ...

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### **Bureau**

Lenders use credit scores to help determine the risk involved in making a loan, the terms of the loan and the interest rate. The higher your score, the better the terms of a loan will be for you. There are different credit score models, which emphasize varying factors.

### **Credit Scoring: FICO, VantageScore & Other Models**

Even though the most common application of credit scoring is to assess credit worthiness, financial institutions (FIs) also use it to help them make decisions at other stages of their customers' life cycle. For each stage of the customer life cycle, there is a different scoring type based on specific data.

### **CREDIT SCORING IN FINANCIAL INCLUSION**

Applying for a loan or credit card triggers a process known as a hard inquiry, in which the lender requests your credit score for

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use in its lending decision. Hard inquiries typically lower your credit score by a few points, but as long as you continue to pay your bills on time, scores typically rebound within a few months.

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