### Determine Applicant Credit Score

<table>
<thead>
<tr>
<th>Conditions</th>
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<th>1</th>
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<th>3</th>
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<th>11</th>
<th>12</th>
<th>13</th>
<th>14</th>
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</thead>
<tbody>
<tr>
<td>a</td>
<td></td>
<td>1.3</td>
<td>4.6</td>
<td>&gt; 6</td>
<td>0</td>
<td>-</td>
<td>-</td>
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<tr>
<td>b</td>
<td></td>
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<td>-</td>
<td>T</td>
<td>F</td>
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</tr>
<tr>
<td>c</td>
<td></td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>&lt; 1</td>
<td>1.3</td>
<td>&gt; 3</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>d</td>
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<td>-</td>
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<td>-</td>
<td>0.24</td>
<td>25.49</td>
<td>50.74</td>
<td>75.100</td>
<td>&gt; 100</td>
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<tr>
<td><strong>Actions</strong></td>
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</tr>
<tr>
<td>Post Message(s)</td>
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</tr>
<tr>
<td>A</td>
<td>Credit score starts at zero</td>
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<tr>
<td>B</td>
<td>Add this to the credit score</td>
<td>100</td>
<td>50</td>
<td>0</td>
<td>250</td>
<td>0</td>
<td>250</td>
<td>50</td>
<td>150</td>
<td>350</td>
<td>200</td>
<td>249</td>
<td>150</td>
<td>100</td>
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### Determine Balance Transfer Eligibility

<table>
<thead>
<tr>
<th>Conditions</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>What is the applicant annual income?</td>
<td>&gt; 10000</td>
<td>&lt;= 10000</td>
<td>-</td>
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</tr>
<tr>
<td>b</td>
<td>What is the applicant residential status?</td>
<td>'UK Resident'</td>
<td>-</td>
<td>other</td>
<td>-</td>
</tr>
<tr>
<td>c</td>
<td>Has the applicant applied in the past six months?</td>
<td>F</td>
<td>-</td>
<td>-</td>
<td>T</td>
</tr>
<tr>
<td>d</td>
<td>How many years of address history does the applicant have?</td>
<td>&gt;= 3</td>
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<tr>
<td><strong>Actions</strong></td>
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<td></td>
<td></td>
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</tr>
<tr>
<td>Post Message(s)</td>
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</tr>
<tr>
<td>A</td>
<td>Balance transfer eligibility is</td>
<td>'Eligible'</td>
<td>'Ineligible'</td>
<td>'Ineligible'</td>
<td>'Ineligible'</td>
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</tbody>
</table>

### Determine Credit Card Eligibility

<table>
<thead>
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<th>Conditions</th>
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<th>2</th>
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<th>5</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>Applicant card type</td>
<td>'Student'</td>
<td>'Student'</td>
<td>'Private'</td>
<td>'Private'</td>
<td>'Balance Transfer'</td>
</tr>
<tr>
<td>b</td>
<td>Applicant credit score</td>
<td>&gt;= 500</td>
<td>&lt; 500</td>
<td>&gt; 750</td>
<td>&lt; 750</td>
<td>&gt;= 750</td>
</tr>
<tr>
<td>c</td>
<td></td>
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<tr>
<td><strong>Actions</strong></td>
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<tr>
<td>Post Message(s)</td>
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<tr>
<td>A</td>
<td>Credit card eligibility is</td>
<td>'Eligible'</td>
<td>'Ineligible'</td>
<td>'Eligible'</td>
<td>'Ineligible'</td>
<td>app.elegibilityBalanceTransfer</td>
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