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The contestant receives the amount in the case taken. The Banker's offer is typically a percentage of the average of the values still in play at the end of each round. This percentage is small in the early rounds, but increases as the game continues and can even exceed 100% in very late rounds.

Deal or No Deal (American game show) - Wikipedia

One basic strategy is for a contestant to act so as to maximize the expected value of his prize. At each point in the game where the banker makes an offer, the contestant can maximize his expected value by choosing the offer if it is greater than the average value of the unopened cases and declining it when it is less.

Introduction to Game Theory/Deal Or No Deal - Wikibooks

If approved for a loan, the process is easy: Select your loan amount. Maximum loan amounts vary based primarily on your PayPal account history. Choose the percentage of your future PayPal sales that you want to go toward repayment of the loan amount and the loan fee.