



CASE REVIEW

Sample Case Review

Prepared for Illustrative example — fabricated data, not a real client

Reviewed 16 September 2026 · Exported 16 September 2026

VERDICT

2 of 5 checks passed

1 discrepancy

1 undeclared commitment

1 action to review

AFFORDABILITY AT A GLANCE

INCOME	COMMITTED OUTGOINGS	DISPOSABLE INCOME	LIVING COSTS	DISCRETIONARY INCOME
£3,100.00	£1,040.00	£2,060.00	£956.00	£1,104.00

Monthly figures, from the same data as the full report, each one a running total: income minus committed outgoings (mortgage/rent and debt commitments) leaves disposable income; disposable income minus living costs (budget planner) leaves discretionary income.

Case — 3 statements

Bank	Account	Period
Halifax	Mr J Harrington	2026-04-01 to 2026-04-30
Halifax	Mr J Harrington	2026-05-01 to 2026-05-31
Halifax	Mr J Harrington	2026-06-01 to 2026-06-30

FULL REPORT

Summary

Three months of Halifax current account statements reviewed for Mr J Harrington. Income is a consistent monthly salary from Meridian Health Group, matching the fact-find. A recurring monthly payment to an unrecognised payee not listed on the fact-find has been identified and flagged for clarification. No gambling activity, document integrity issues, or other material concerns were found.

Current Mortgages

Rule: HOUSING COSTS – populate currentMortgages[] and currentRentPayments[]

Lender: Nationwide BS

Monthly Payment: £780.00

Is Consistent: Yes

Transactions

01/04/2026 DD NATIONWIDE BS £780.00

01/05/2026 DD NATIONWIDE BS £780.00

01/06/2026 DD NATIONWIDE BS £780.00

Income

Rule: INCOME – populate income[]

Employed Income

Employer: Meridian Health Group

Monthly Net Amount: £3,100.00

Is Consistent: Yes

Transactions

01/04/2026 FPI MERIDIAN HEALTH GRP £3100.00

01/05/2026 FPI MERIDIAN HEALTH GRP £3100.00

01/06/2026 FPI MERIDIAN HEALTH GRP £3100.00

Notes

Consistent across all three months, matches fact-find declared income

Other Income None flagged.

Financial Commitments

Rule: FINANCIAL COMMITMENTS – populate financialCommitments[]

Credit Cards

Provider: Barclaycard

Monthly Payment: £85.00

Is On Fact Find: Yes

Transactions

03/04/2026 DD BARCLAYCARD £85.00

03/05/2026 DD BARCLAYCARD £85.00

03/06/2026 DD BARCLAYCARD £85.00

Loans None flagged.

Short Term Borrowing None flagged.

Debt Management Plans None flagged.

Hire Purchase None flagged.

Undeclared Commitments

Type: Loan

Payee: Everline Finance

Monthly Payment: £175.00

Medium confidence

Transactions

07/05/2026 DD EVERLINE FINANCE £175.00

07/06/2026 DD EVERLINE FINANCE £175.00

Notes

Recurring monthly payment to a short-term lender, not listed on the fact-find - first occurrence 07/05/2026

Provisions

Rule: PROVISIONS — populate provisions{}

Savings Accounts

Institution: Halifax

Monthly Amount: £150.00

Transactions

28/04/2026 SO SAVINGS TRANSFER £150.00

28/05/2026 SO SAVINGS TRANSFER £150.00

28/06/2026 SO SAVINGS TRANSFER £150.00

Investments None flagged.

Crypto Investments None flagged.

N Sand I None flagged.

Pension Payments None flagged.

Budget Planner

Rule: BUDGET PLANNER — populate budgetPlanner{}

Child And Family Costs

Monthly Total £0.00

Transactions None flagged.

Transportation

Fuel £95.00

Car Insurance £42.00

Monthly Total £137.00

Transactions None flagged.

Utilities

Gas And Electric £140.00

Water £28.00

Phone And Broadband £45.00

TV Licence £14.00

Digital Subscriptions £22.00

Council Tax £165.00

Monthly Total £414.00

Transactions None flagged.

Living Costs

Food £340.00

Entertainment And Recreation £65.00

Monthly Total £405.00

Transactions None flagged.

Discrepancies

Rule: DISCREPANCIES – populate discrepancies[]

Category: Financial Commitments

Medium

Medium confidence

Description

A recurring payment to Everline Finance, a short-term lender, is not declared on the client's fact-find.

Advisory Action

Ask the client to confirm the nature and current status of this commitment before proceeding.

Advisory Actions

Rule: ADVISORY ACTIONS – populate advisoryActions[]

Medium

Category: Financial Commitments

Medium confidence

Transaction Reference: 07/06/2026 DD EVERLINE FINANCE £175.00

Action

Confirm the nature and status of the Everline Finance payment with the client and update the fact-find accordingly.

Also checked, nothing to flag: Current Rent Payments, Other Flags, Document Integrity Issues.

Produced by claude-sonnet-5 · response sample-demo-case