SCRIVENZA
AI COMPLIANCE INTELLIGENCE

CASE REVIEW

Sample Case Review

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

Reviewed 20 November 2026 · Exported 20 November 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

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