



Affordability Assessment

Systemize Affordability Analysis
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Case Information

RD-2026-0190 | {{ \$json.credit_analysis.client_info.name }}

Summary of the lending transaction and key dates for reference.

CASE ID

RD-2026-0190

APPLICANT

{{ \$json.credit_analysis.client_info.name }}

{{ { 'green': 'STRONG', 'orange': 'MEDIUM', 'red': 'WEAK' }[\$json.credit_analysis.traffic_light.toLowerCase()] || \$json.credit_analysis.traffic_light }} CASE

Credit File Indicators

Analysis of adverse credit indicators found on applicant's credit file

Active CCJ

Multiple CCJs

Active Default

Debt Collection Account

AP Marker

Arrears in Last 6 Months

Credit Utilisation >80%

Rapid Borrowing Acceleration

Repeat Lending

In-Scope: Potential Claims

Lenders that can be pursued for irresponsible lending

```
{{ $json.credit_analysis.claims_analysis.in_scope.map(item => `
```

- **\${item.name}** `\${item.type}`
 \${item.title}
 \${item.body}

```
`).join(" ")}}
```

Out-of-Scope: Not Defendants

Entities that cannot be pursued for irresponsible lending

```
{{ $json.credit_analysis.claims_analysis.out_of_scope.map(item => `
```

- **\${item.name}** `\${item.type}`
 \${item.title}
 \${item.body}

```
`).join(" ")}}
```