

## 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 }}

## Credit File Indicators

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

### Active CCJ

Court judgment against applicant is active and unresolved. Strong indicator of inability to meet financial obligations.

### Multiple CCJs

Multiple court judgments show pattern of legal debt enforcement. Demonstrates persistent inability to meet financial obligations.

### Active Default

Current account default on credit account. Applicant is currently failing to meet payment obligations.

### Debt Collection Account

Account has been passed to debt collection agency. Credit risk indicates non-payment and potential for future legal action.

### AP Marker

Indicates account is marked as being at risk or has been flagged for further investigation. Indicates financial stress and inability to meet financial obligations.

## Arrears in Last 6 Months

Recent missed payments within 6 months. Shows ongoing payment difficulties and deteriorating financial position.

## Credit Utilisation >80%

Applicant using over 80% of available credit. Indicates over-reliance on credit and limited financial buffer.

## Rapid Borrowing Acceleration

Multiple new credit applications in short period. Suggests applicant seeking additional credit to manage existing debt.

## Repeat Lending

Multiple applications with same lender or refinancing to new. Pattern suggests lender not assessing affordability or risk of continuing profile.

## 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('') }}

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Irresponsible Lending Triage Report | Systemize

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