Claim Assessment Report for Testy McTestface

Agreement ID:	Johnson1
Lending institution:	Testy Lenders
Loan amount:	£100.00
Total Commission:	£100.00
APR:	5.0%
Total cost of credit:	£2.73
Monthly payment:	£8.56
Agreement Start:	2016-01-01
Agreement End:	2017-01-11
Early End:	No
Predicted Redress:	**£131.83**

This agreement aligns closely with the Johnson v FirstRand Bank Limited case. This is because the agreement contained an undisclosed contractual tie and/or DCA, and a very high commission (>50% of total cost of credit and 22.5% of the loan).

This should entitle you to redress of all commission, plus interest.

In light of the above evidence, we estimate that this agreement can expect a redress payment of at least **£131.83**.

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adglaw