Claim Assessment Report for Nathan Barley

Agreement ID:	NBARLEY1
Lending institution:	Barclays
Loan amount:	£8000.00
Total Commission:	£600.00
APR:	19.0%
Total cost of credit:	£3719.92
Monthly payment:	£229.80
Agreement Start:	2018-06-06
Agreement End:	2022-09-12
Early End:	No
Predicted Redress:	**£677.51**

This agreement meets the FCA's "hybrid remedy" criteria. This is because the agreement does not meet the strict criteria required for a "johnson criteria" case, but still qualifies for redress.

The predicted redress is calculated by taking the estimated loss (based on the difference in APR on DCA loans compared to those with flat fee arrangements) and commission paid, plus interest for the period since the loan began.

In light of the above evidence, we estimate that this agreement can expect a redress payment of at least **£677.51**.

---

adglaw