# Claim Assessment Report for Testy McTestface

| | |
|---|---|
| Agreement ID: | Outlier1 |
| Lending institution: | Testy Lenders |
| Loan amount: | £500000.00 |
| Total Commission: | £100.00 |
| APR: | 15.0% |
| Total cost of credit: | £41549.87 |
| Monthly payment: | £45129.16 |
| Agreement Start: | 2019-01-01 |
| Agreement End: | 2020-01-11 |
| Early End: | No |
| Predicted Redress: | **£126.96** |

This agreement is classed as an "outlier loan", as the loan principal exceeds the FCA's threshold for that year. This means the loan is explicitly exempt from the scheme, and should proceed through the courts instead.

Redress through the courts is likely to be similar to that in the Johnson v FirstRand Bank Limited case, so we have calculated the likely compensation using the criteria from that case.

In light of the above evidence, we estimate that this agreement can expect a redress payment of at least **£126.96**.