



FINANCIAL INSIGHTS REPORT

Overview

Report information

Requester report ID	573015730
Requester user ID	bfi89ewaf
Requested on	May 15, 2023
Days requested	152
Accounts	2

Borrower information

First name	John
Middle Name	S
Last name	Freddie
Email	john@email.com

Connected accounts

Sourced from the institution

Institution	Account	Account Mask	Current Balance	Page
First Platypus Bank	Plaid Gold Current Account	0953	£110.00	5
First Platypus Bank	Plaid Diamond 12.5% APR Interest Credit Card	3333	£410.00	7



FINANCIAL INSIGHTS REPORT

Insights

Affordability insights overview

Type	Amount	Average/mth
Total Income (+)	£6,000	£1,200
Income (excluding transfers)	£5,000	£1,000
Transfers in	£1,000	£200
Total Expenditure (-)	£4,000	£800
<i>% of Income (excluding transfers)</i>		
Essential 20%	£800	£160
Non-essential 80%	£2,000	£400
Transfers Out 25%	£1,000	£200
Other 5%	£200	£40
Income - Expenditure	£2,000	£400

Risk indicator overview

Type	Total amount	Indicator
Gambling	£1,000	x
Penalty fees	£0	-
Overdraft usage	£565	x
Total loan payments	£1,000	x
Mortgage/Auto	£300	x
Personal Loans	£300	x
BNPL	£0	-
Credit Card	£250	x
Other	£150	x



PLAID

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Risk indicator details

Gambling

Total spend	£200
Percentage of income	8%
Transaction count	3
Days since last payment	10
Top detailed categories	-
Top merchants	BET 365 PaddyPower
Monthly Summary	
May	£75
April	£75
March	£50

Loan Payments

Total spend	£500
Percentage of income	20%
Transaction count	8
Days since last payment	2
Top detailed categories	BNPL Credit Card
Top merchants	Klarna HSBC Credit Card
Monthly Summary	
May	£300
April	£75
March	£125



FINANCIAL INSIGHTS REPORT

Affordability details

Essential, Top 5 detailed categories

Category	Txn Count	Total Spend	Average Monthly
FOOD_RETAIL_GROCERIES	108	£3,000.00	£600.00
RENT_AND UTILITIES_GAS_AND_ELECTRICITY	40	£850.00	£170.00
INSURANCE_AND_TAX_INSURANCE	21	£725.00	£145.00
TRAVEL_AND_TRANSPORTATION_PUBLIC_TRANSIT	72	£525.00	£105.00
MEDICAL_DENTAL_AND_VISION	3	£500.00	£100.00

Non-Essential, Top 5 detailed categories

Category	Txn Count	Total Spend	Average Monthly
DINING_DINING	17	£1400.00	£280.00
GENERAL_MERCHANDISE_ONLINE_MARKETPLACES	32	£1,000.00	£200.00
TRAVEL_AND_TRANSPORTATION_LODGING	6	£1,125.00	£145.00
TRAVEL_AND_TRANSPORTATION_FLIGHTS	2	£500.00	£100.00
PERSONAL_CARE_GYMS_AND_FITNESS_CENTERS	5	£200.00	£40.00



FINANCIAL INSIGHTS REPORT

Account Overview

INSTITUTION: FIRST PLATYPUS BANK · ACCOUNT NAME: PLAID CURRENT ACCOUNT · ACCOUNT MASK: 0953

Report Information

Provided by the requester

Requester report ID	573015730
Requested on	May 15, 2023
Data as of	May 15, 2023
Days requested	152
Days available	25

Account Holder Information

Sourced from the institution

Names	JOHN S FREDDIE
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Account Summary

Sourced from the institution

Current balance	£110.00
Available balance	£100.00
Type	Depository

Account History

Posted

Date	Description	Inflow	Outflow	Ending daily balance
May 22, 2018	SparkFun	---	£89.40	-£361.94
May 23, 2018	McDonalds #3322	---	£12.00	---
May 23, 2018	Starbucks	---	£4.33	-£378.27
May 24, 2018	EASYJET **** REFUND ****	£500.00	---	£121.73
May 26, 2018	Uber 063015 SF**POOL**	---	£5.40	£116.33
June 8, 2018	Uber 072515 SF**POOL**	---	£6.33	£110.00

Pending

Date	Description	Inflow	Outflow