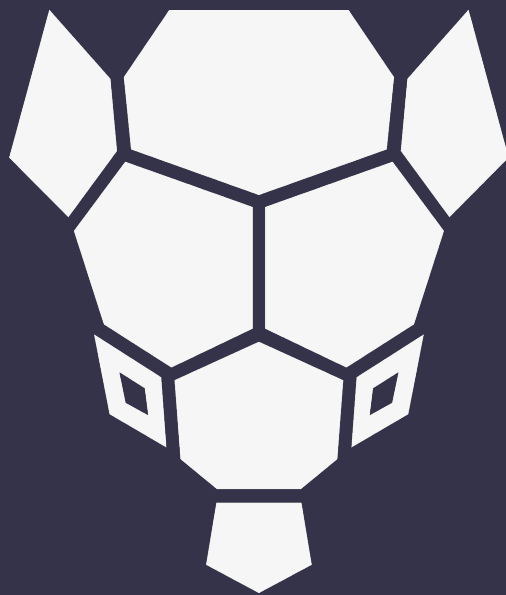


# Understanding the Armalytix Source of Funds Report



**Note: your report may not include every section shown here – this guide covers all possibilities.**

**Questions? [support@armalytix.com](mailto:support@armalytix.com)**

# Fact Find Questionnaire

Armalytix starts by asking a short series of questions to work out how much money the individual is contributing to the purchase (the **Balance to Prove**).

| Report Details:       |                                   |
|-----------------------|-----------------------------------|
| Description of Matter | 52 Festive Road, London, SW15 7MB |
| Purchase Price        | £350,000.00                       |

| Detailed Responses:                                                                       |                             |
|-------------------------------------------------------------------------------------------|-----------------------------|
| Where is 52 Festive Road, London, SW15 7MB located?                                       | England or Northern Ireland |
| Is 52 Festive Road, London, SW15 7MB a residential property?                              | Yes                         |
| Is 52 Festive Road, London, SW15 7MB a freehold or a leasehold property?                  | Freehold                    |
| Will you be receiving any funding from the government to help towards the purchase price? | No                          |
| What is your current residential status?                                                  | Living with parents         |
| Are you buying the property on your own, or with someone else?                            | On my own                   |
| Do you live outside the UK?                                                               | No                          |
| Will you be using a mortgage to purchase 52 Festive Road, London, SW15 7MB?               | Yes                         |
| What is the value of the mortgage?                                                        | £300,000.00                 |
| Do you already have a mortgage offer in place?                                            | Yes                         |

Questions are tailored to each situation, so a first-time buyer won't be asked about a connected property sale, for example.

The questionnaire establishes facts like:

- whether the purchase is sole or joint;
- whether there is a mortgage;
- whether third parties are contributing funds;
- whether a property is being sold; the estimated stamp duty;
- any fees or deposits already paid.

The questions appear on the left, the answers on the right. Once the Balance to Prove is confirmed, the source of those funds must then be evidenced.

# Account Summary

Shows all connected bank accounts, including account name, type, details and current balance.

Account Summary:

|                                                                                    |                    |          |                                        |             |
|------------------------------------------------------------------------------------|--------------------|----------|----------------------------------------|-------------|
|   | 123456             | 98765432 | Mr Robert James Malytix<br>1st Account | £2,512.32   |
| Simulator - First Direct                                                           | PERSONAL / CURRENT |          |                                        |             |
|   | 123456             | 12123434 | Mr Robert James Malytix<br>1st Account | £19,925.02  |
| Simulator - First Direct                                                           | PERSONAL / CURRENT |          |                                        |             |
|  | 345678             | 91919191 | MR ROBERT MALYTIX                      | £127,038.50 |
| Simulator - Santander                                                              | PERSONAL / SAVINGS |          |                                        |             |
| Total                                                                              |                    |          |                                        | £149,475.84 |

Manually Added Balances:

| Description | Foreign Currency Amount |  | Balance    |
|-------------|-------------------------|-------------------------------------------------------------------------------------|------------|
| Metro Bank  |                         | ✓                                                                                   | £20,000.00 |
| Total       |                         |                                                                                     | £20,000.00 |

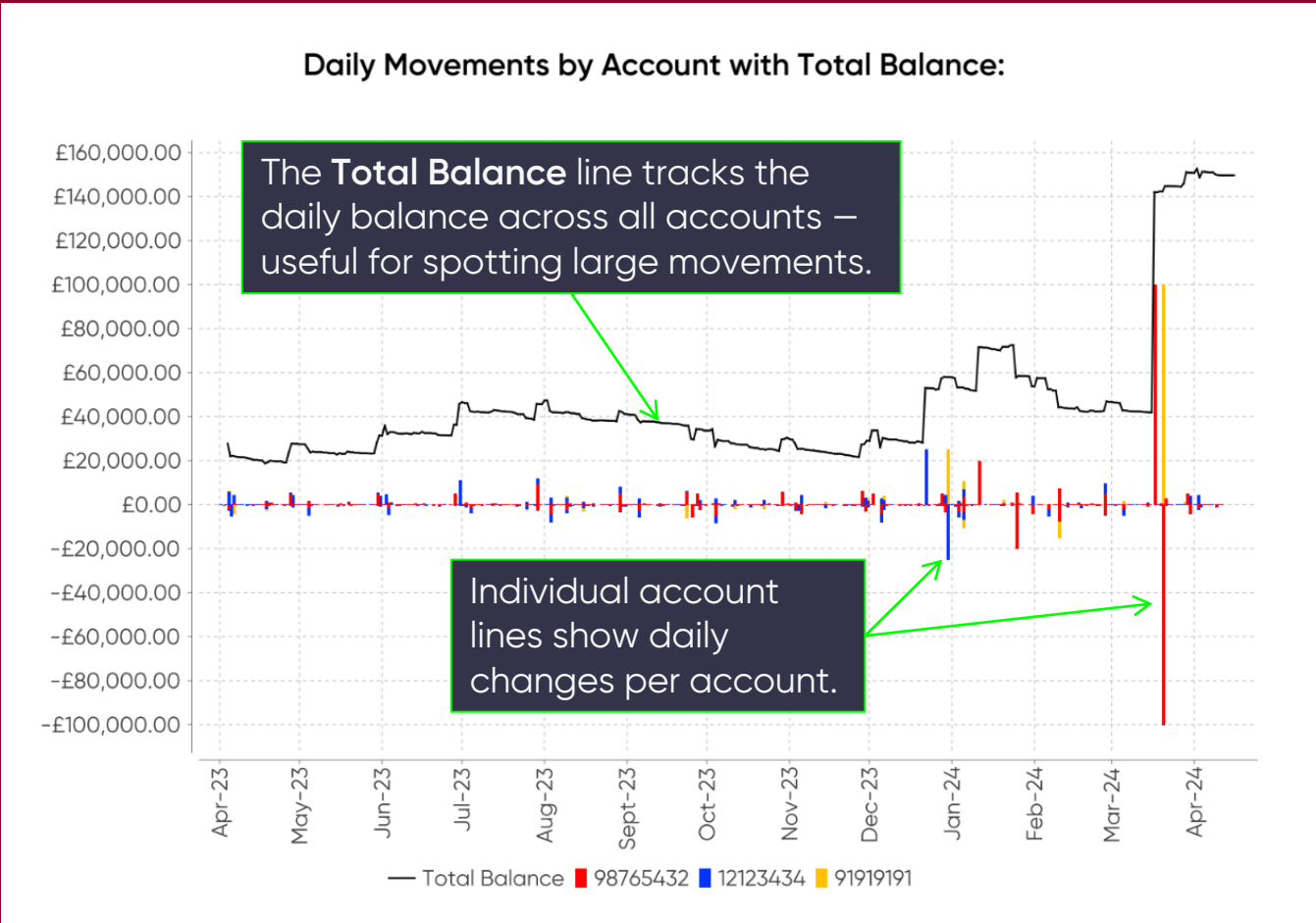
**Manual balances** are those added by the individual outside of open banking. A **green tick** confirms supporting documents have been uploaded – these are provided as separate files.

|                  |             |
|------------------|-------------|
| Total Balance    | £169,475.84 |
| Balance to Prove | £161,500.00 |
| Excess           | £7,975.84 ✓ |

The client's **Total Balance** is compared to the **Balance to Prove**. The **Excess** shows the client demonstrated more funds than they needed to proceed.

# Account Analysis

Shows bank account activity across the review period.



The **Insights Summary** gives a high-level overview of account activity.

| Source of Funds Report - Insights Summary |                 |                  |             |                      |                       |                   |
|-------------------------------------------|-----------------|------------------|-------------|----------------------|-----------------------|-------------------|
| ACCOUNT                                   | AVG MTH PAID IN | AVG MTH PAID OUT | AVG BALANCE | AVG PAID IN TXN SIZE | AVG PAID OUT TXN SIZE | AVG MTH TXN COUNT |
| 98765432                                  | £19,919.24      | -£19,767.36      | £9,252.91   | £2,879.89            | -£621.39              | 38.3              |
| 12123434                                  | £10,424.29      | -£9,250.98       | £15,042.91  | £1,824.85            | -£127.47              | 77.4              |
| 91919191                                  | £11,555.13      | -£2,395.83       | £21,353.89  | £6,028.77            | -£2,875.00            | 2.7               |
| OVERALL                                   | £41,898.66      | -£31,414.17      | £45,783.17  | £2,865.86            | -£296.69              | 118.3             |

# Income Verification

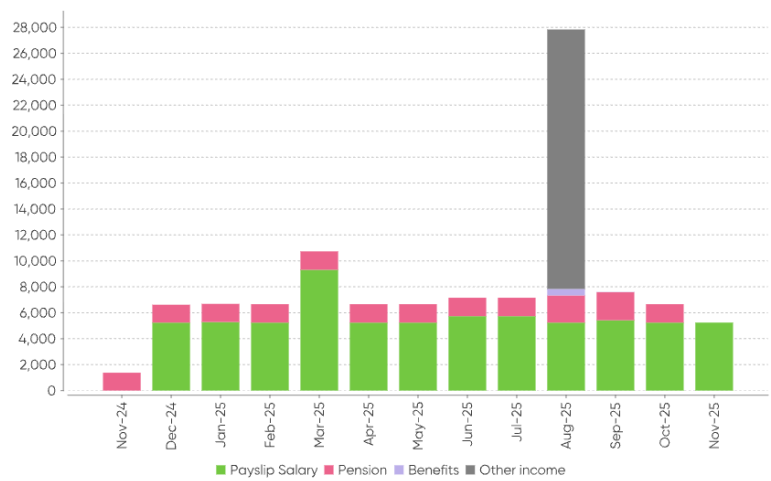
Shows monthly income, broken down by source.

## Incoming Transaction Summary

### Monthly Averages

Payslip Salary: £5,681.67  
Pension: £1,529.68  
Benefits: £260.00  
Other income: £20,000.00

Estimated  
Monthly  
Income: £8,235.10



### Payslip Verification:

|                                         |   |                                            |
|-----------------------------------------|---|--------------------------------------------|
| Payslip uploaded?                       | ✓ | Dixons Payslip Robert Malytix Nov 2025.pdf |
| Net Pay Found on payslip?               | ✓ | 5241.23                                    |
| Name "Robert Malytix" found on payslip? | ✓ | Robert Malytix                             |
| Payslip Date within last 3 months?      | ✓ | 05-Nov-2025                                |
| Net Pay matched to bank transaction?    | ✓ |                                            |

Where a payslip has been provided, Armalytix matches it to the bank data.

### Payslip Matched Bank Transactions:

| ACCOUNT  | DESCRIPTION         | CATEGORY | NUM TXNS | MAX    | MIN     | AVG     | VARIABILITY % |
|----------|---------------------|----------|----------|--------|---------|---------|---------------|
| 98765432 | DIXONS GROUP SALARY | SALARY   | 12       | 9312.6 | 5241.23 | 5681.67 | 20            |

### Non-Payslip Income Transactions

| ACCOUNT  | DESCRIPTION           | CATEGORY | NUM TXNS | MAX    | MIN    | AVG    | VARIABILITY % |
|----------|-----------------------|----------|----------|--------|--------|--------|---------------|
| 98765432 | JB160571C DWP XB BGC  | BENEFITS | 1        | 10.0   | 10.0   | 10.00  | 0             |
| 98765432 | JB160571C DWP WFP BGC | BENEFITS | 1        | 250.0  | 250.0  | 250.00 | 0             |
| 98765432 | NZ160472B DWP SP BGC  | PENSION  | 13       | 674.52 | 654.32 | 670.64 | 1             |

Where no payslip exists, the individual identifies the transactions which make up their income.

For each income category, the report shows the estimated monthly amount, how many matching transactions were seen over the period, and the maximum, minimum and average values.

Results are split between payslip-matched income and other income types.

# Incoming Transaction Summary

Cash deposits and cheques appear at the top.

Below this, large repeating income transactions are summarised (excluding those already identified as income).

What counts as 'large' is set relative to overall account activity.

One-off large transactions are listed separately, in order of value.

| 1 Incoming Cash & Cash-Like Transactions: |                                                     |                                     |  |         |
|-------------------------------------------|-----------------------------------------------------|-------------------------------------|--|---------|
| #                                         | ACCOUNT                                             | DESCRIPTION                         |  |         |
| 1                                         | 12123434                                            | Cash Deposited at Branch            |  |         |
|                                           |                                                     |                                     |  |         |
| Large Repeating Incoming Transactions:    |                                                     |                                     |  |         |
| ACCOUNT                                   | DESCRIPTION                                         | NUM TXNS                            |  | M       |
| 12123434                                  | GRANNY MALYTIX GIFT                                 | 4                                   |  | £25,000 |
| 91919191                                  | FASTER PAYMENTS RECEIPT REF.CAHOOT FROM MALYTIX R J | 3                                   |  | £1,584  |
| 12123434                                  | MALYTIX R J Rachel money                            | 7                                   |  | £2,000  |
| 98765432                                  | JB160571C DWP SP BGC                                | 13                                  |  | £74     |
| 98765432                                  | NZ160472B DWP SP BGC                                | 13                                  |  | £67     |
| 98765432                                  | ROBERT MALYTIX Sent from Monzo                      | 10                                  |  | £350    |
| 12123434                                  | PARENTPAY MOTO R BRIDGWATER                         | 2                                   |  | £200    |
| 98765432                                  | CREDIT FROM WWW.VIRGINGAMES.COM                     | 8                                   |  | £200    |
|                                           |                                                     |                                     |  |         |
| Top 7 Large Incoming Transactions:        |                                                     |                                     |  |         |
| #                                         | ACCOUNT                                             | DESCRIPTION                         |  |         |
| 1                                         | 98765432                                            | CENTRAL BANK OF BARBADOS            |  |         |
| 2                                         | 98765432                                            | Crazy Cool Hats Ltd FASTER PAYMENTS |  |         |
| 3                                         | 12123434                                            | ANDREW MALYTIX                      |  |         |
| 4                                         | 98765432                                            | EVGENY GERASIMOV                    |  |         |
| 5                                         | 12123434                                            | DAVID SMITH LOAN                    |  |         |
| 6                                         | 12123434                                            | Cash Deposited at Branch            |  |         |

# Large Item Insights

Allows the client to explain and evidence any transactions above the value threshold set for the case.

| Large Income Items Categorisation:                                                                                             |                           |                                                              |                          |
|--------------------------------------------------------------------------------------------------------------------------------|---------------------------|--------------------------------------------------------------|--------------------------|
| Details                                                                                                                        | Category                  | Client comments                                              | Attachments              |
| <b>CENTRAL BANK OF BARBADOS</b><br>Account: 98765432<br>Total: £100,000.00<br>1 Transaction                                    | Property Sale             | The sale of my second home                                   | Contract of Sale.pdf     |
| <b>GRANNY MALYTIX GIFT</b><br>Account: 12123434<br>Amount Range: £4,000.00 - £25,000.00<br>Total: £43,000.00<br>4 Transactions | Gift                      | Gift to help with my house purchase, don't have any evidence |                          |
| <b>Crazy Cool Hats Ltd FASTER PAYMENTS</b><br>Account: 98765432<br>Total: £20,000.00<br>1 Transaction                          | Refund                    | Refund for hats I bought                                     | Refund Reciept.pdf       |
| <b>JB160571C DWP SP BGC</b><br>Account: 98765432<br>Amount Range: £723.32 - £745.68<br>Total: £9,637.94<br>13 Transactions     | Transfer from own account | Transfer from my savings account                             | Bank Statement.pdf       |
| <b>NZ160472B DWP SP BGC</b><br>Account: 98765432<br>Amount Range: £654.32 - £674.52<br>Total: £8,718.26<br>13 Transactions     | Transfer from own account | Transfer from my savings account                             | April 2024 Statement.pdf |

Supporting documents can be uploaded alongside each explanation and are provided as separate files to the main report.

# Outgoing Transaction Summary

Outgoing transactions follow the same structure as incoming ones: Cash, Repeating, and Large.

## Outgoing Transaction Summary

### 38 Outgoing Cash & Cash-Like Transactions:

| # | ACCOUNT  | DESCRIPTION                          | AMOUNT   | DATE        |
|---|----------|--------------------------------------|----------|-------------|
| 1 | 98765432 | CASH NATWEST NOV02Amesford 2 @20:09  | -£50.00  | 13-Jul-2025 |
| 2 | 98765432 | CASH NATWEST NOV02Amesford 2 @20:10  | -£200.00 | 13-Jul-2025 |
| 3 | 98765432 | CASH HSBC JUL16Amesford E1 @22:05    | -£50.00  | 26-Mar-2025 |
| 4 | 98765432 | CASH HSBC JUN19Amesford E1 @18:43    | -£50.00  | 27-Feb-2025 |
| 5 | 98765432 | CASH HSBC MAR27Amesford E1 @17:17    | -£50.00  | 05-Dec-2024 |
| 6 | 98765432 | CASH HSBC MAR22Amesford E1 @16:22    | -£100.00 | 30-Nov-2024 |
| 7 | 12123434 | CASH RB SCOT MAR05TESCO AMER H@12:59 | -£200.00 | 13-Nov-2025 |
| 8 | 12123434 | CASH HSBC MAR02Amesford E1 @12:18    | -£70.00  | 10-Nov-2025 |
| 9 | 12123434 | CASH HSBC FEB24Amesford E1 @15:45    | -£40.00  | 04-Nov-2025 |

### Large Repeating Outgoing Transactions:

| ACCOUNT  | DESCRIPTION                       | NUM TXNS | MAX         | MIN        | AVG         | VARIABILITY % |
|----------|-----------------------------------|----------|-------------|------------|-------------|---------------|
| 12123434 | TRANSFER TO SAVINGS               | 2        | -£25,000.00 | -£1,500.00 | -£13,250.00 | 89            |
| 98765432 | R MALYTIX - DAVE AUSTIN PATIOS    | 2        | -£5,975.00  | -£850.00   | -£3,412.50  | 75            |
| 12123434 | TAMMY EVANS ROBERT G              | 2        | -£1,512.75  | -£500.00   | -£1,006.38  | 50            |
| 12123434 | 123456 78900987 INTERNAL TRANSFER | 2        | -£438.35    | -£430.11   | -£434.23    | 1             |
| 12123434 | TOAD IN THE HOLD JMALYTIX20       | 3        | -£500.00    | -£100.00   | -£278.33    | 60            |
| 12123434 | TOAD IN THE HOLD IMALYTIX20       | 3        | -£500.00    | -£100.00   | -£278.33    | 60            |
| 12123434 | ARGOS LTD INTERNET                | 2        | -£314.93    | -£80.00    | -£197.47    | 59            |
| 98765432 | INT'L Lottomart Gibraltar         | 9        | -£250.00    | -£80.00    | -£187.78    | 28            |

### Top 15 Large Outgoing Transactions:

| # | ACCOUNT  | DESCRIPTION                   | AMOUNT       | DATE         |
|---|----------|-------------------------------|--------------|--------------|
| 1 | 98765432 | TFR TO SAVINGS                | -£100,000.00 | 27-Oct-2025  |
| 2 | 98765432 | Transfer to Boris Nagozhin    | -£20,000.00  | 02-Sept-2025 |
| 3 | 98765432 | HMRC SELF AS CUMB 9999999999K | -£3,855.15   | 18-Sept-2025 |
| 4 | 98765432 | HMRC CORP TAX CUMB777777777K  | -£3,679.75   | 18-Sept-2025 |
| 5 | 12123434 | STUART PAUL LTD MALYTIX       | -£1,611.00   | 23-Mar-2025  |
| 6 | 12123434 | PRICES PAVING 92244           | -£1,414.56   | 02-Mar-2025  |

There is an additional outgoing section grouping the client's regular commitments paid by standing order or direct debit.

### Standing Orders & Direct Debits:

| ACCOUNT  | DESCRIPTION                   | TYPE | FREQUENCY | NUM TXNS | MAX     | MIN      | AVG      | MONTHLY AVG |
|----------|-------------------------------|------|-----------|----------|---------|----------|----------|-------------|
| 12123434 | SANTANDERCARDS LTD            | DD   | MONTHLY   | 13       | -1117.8 | -5540.59 | -2164.66 | -2251.49    |
| 98765432 | SANTANDER MORTGAGE            | DD   | MONTHLY   | 13       | -501.0  | -1500.0  | -1398.65 | -1390.20    |
| 98765432 | PAYPAL PAYMENT                | DD   | WEEKLY    | 83       | -0.79   | -279.0   | -41.44   | -282.47     |
| 12123434 | COUNCIL TAX                   | DD   | MONTHLY   | 10       | -318.69 | -323.0   | -322.57  | -268.81     |
| 12123434 | EDF ENERGY                    | DD   | MONTHLY   | 14       | 223.0   | -223.0   | -181.14  | -211.33     |
| 12123434 | GOCARDLESS                    | DD   | MONTHLY   | 12       | -73.23  | -925.56  | -213.50  | -207.40     |
| 98765432 | ROBERT MALYTIX RM FD TO MONZO | SO   | MONTHLY   | 13       | -200.0  | -200.0   | -200.00  | -200.00     |
| 98765432 | BCARD PLATINUM                | DD   | MONTHLY   | 2        | -243.06 | -776.69  | -509.88  | -84.98      |

# Source of Funds Questionnaire

Allows the individual to explain where their deposit money came from.  
There is no limit on the number of sources declared.

## Source of Funds Results

### Summary of Funds Source:

|               |                                                      |             |
|---------------|------------------------------------------------------|-------------|
| Property sale | Prince Alfred St, Bridgetown, Saint Michael Barbados | £100,000.00 |
|---------------|------------------------------------------------------|-------------|

The client is required to account for any money not already explained in the Fact Find.

|                 |              |
|-----------------|--------------|
| Source of Funds | £100,000.00  |
| Amount to Prove | £30,000.00   |
| Excess          | £70,000.00 ✓ |

### Detailed Responses:

Property sale – Prince Alfred St, Bridgetown, Saint Michael Barbados : £100,000.00

|                                                                                                                                                                                                                                                                                                                                                            |                                                      |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| How much did you sell it for?                                                                                                                                                                                                                                                                                                                              | £100,000.00                                          |
| What was the address of the property?                                                                                                                                                                                                                                                                                                                      | Prince Alfred St, Bridgetown, Saint Michael Barbados |
| Did you have a mortgage on the property?                                                                                                                                                                                                                                                                                                                   | No                                                   |
| When did the sale complete?                                                                                                                                                                                                                                                                                                                                | 24-Oct-2025                                          |
| Please upload either: a Contract of Sale; or a Final Completion Statement showing the funds being released to you and a Solicitors' letter specifying: the full property address; the sale price; and the date of sale. If you did not connect the account that the money was paid into, please also upload a bank statement showing the receipt of funds. | Completion And Solicitor Letter.pdf                  |
| Did any of the money come from outside the UK or is any of the money currently held outside the UK?                                                                                                                                                                                                                                                        | Yes                                                  |
| Which country did the funds come from?                                                                                                                                                                                                                                                                                                                     | Barbados                                             |

Detailed questions are asked for each source, and supporting evidence can be uploaded – the document type will depend on the source. These files are provided separately to the main report.

# Detailed Account Analysis

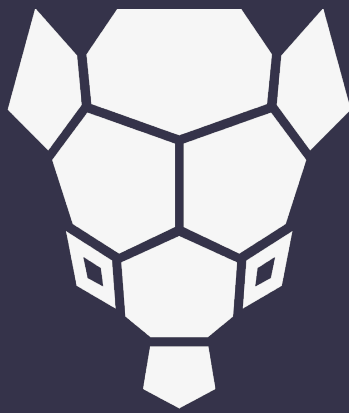
The final section shows the complete bank transactions for the review period presented in a consistent format, like a set of bank statements, for easy review.

Transactions are colour-coded by category to speed up analysis.

|  |         | Simulator -<br>Lloyds<br>PERSONAL / CURRENT    | 1st Account | Mr Robert James<br>Malytix<br>654321 | GBP<br>12123434 |            |      |
|-----------------------------------------------------------------------------------|---------|------------------------------------------------|-------------|--------------------------------------|-----------------|------------|------|
| Date                                                                              | Status  | Description                                    | Type        | Paid In                              | Paid Out        | Balance    | Code |
| 19-Nov-2025                                                                       | Pending | TRINITYONLINEPAY LONDON GB                     | VIS         | £0.00                                | £52.00          | £19,925.02 |      |
| 19-Nov-2025                                                                       | Pending | OUTDOOR SWIMMER HE +440149157792 GB            | VIS         | £0.00                                | £85.00          | £19,977.02 |      |
| 18-Nov-2025                                                                       |         | SWI SCHOOLWEAR ALTRINCHAM                      | VIS         | £0.00                                | £45.40          | £20,077.77 |      |
| 18-Nov-2025                                                                       |         | MARKS&SPENCER PLC Amesford                     | )))         | £0.00                                | £15.75          | £20,062.02 |      |
| 17-Nov-2025                                                                       |         | TOBYCARVERY *GIFT HURLEY                       | VIS         | £0.00                                | £20.00          | £20,123.17 |      |
| 17-Nov-2025                                                                       |         | PNET614739-2                                   | DD          | £0.00                                | £37.99          | £20,143.17 | DD   |
| 17-Nov-2025                                                                       |         | GOCARDLESS                                     | DD          | £0.00                                | £73.23          | £20,181.16 | DD   |
| 16-Nov-2025                                                                       |         | ROCKJAM Jimmy MALYTIX                          | SO          | £0.00                                | £84.00          | £20,482.72 | SO   |
| 16-Nov-2025                                                                       |         | SAINSBURYS S/MKTS CHESSFORD                    | )))         | £0.00                                | £3.35           | £20,254.39 |      |
| 16-Nov-2025                                                                       |         | CLARKS.CO.UK STREET                            | VIS         | £0.00                                | £110.95         | £20,257.74 |      |
| 16-Nov-2025                                                                       |         | TICKETS08712200260NOTTINGHAM                   | VIS         | £0.00                                | £54.15          | £20,428.57 |      |
| 16-Nov-2025                                                                       |         | PARENTPAY E-COM R BRIDGWATER                   | VIS         | £0.00                                | £40.00          | £20,368.69 | RD   |
| 16-Nov-2025                                                                       |         | AMZNMktplace amazon.co.uk                      | VIS         | £0.00                                | £19.88          | £20,408.69 |      |
| 14-Nov-2025                                                                       |         | ROBERT WAINWRIGHTIvan Evan MALYTIX             | BP          | £0.00                                | £50.00          | £20,566.72 | RD   |
| 13-Nov-2025                                                                       |         | INT'L 0055939367 Amazon.co.uk*MM1EXAMAZON.CO.U | VIS         | £0.00                                | £6.95           | £20,616.72 |      |
| 13-Nov-2025                                                                       |         | CASH RB SCOT MAR05TESCO AMER H@12:59           | ATM         | £0.00                                | £200.00         | £20,631.66 | CO   |

A key to the colours/codes is provided at the bottom of the page.

|    |                      |    |                 |    |              |    |                  |     |                    |     |                     |    |                |    |                 |
|----|----------------------|----|-----------------|----|--------------|----|------------------|-----|--------------------|-----|---------------------|----|----------------|----|-----------------|
| RC | REPEATING_CREDIT     | RD | REPEATING_DEBIT | LC | LARGE_CREDIT | LD | LARGE_DEBIT      | CI  | CASH_IN            | CO  | CASH_OUT            | T  | TRANSFER       | SL | SALARY          |
| SE | SELF_EMPLOYED_INCOME | RE | RENTAL_INCOME   | DI | DIVIDENDS    | SI | SAVINGS_INTEREST | OI  | OTHER_INCOME       | DD  | DIRECT_DEBIT        | SO | STANDING_ORDER | BI | BENEFITS_INCOME |
| BE | BENEFITS             | PI | PENSION         | GM | GAMBLING     | CQ | CHEQUE           | LII | LARGE_ITEMS_INCOME | LIE | LARGE_ITEMS_EXPENSE |    |                |    |                 |



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Questions? [support@armalytix.com](mailto:support@armalytix.com)