

Service

Banking Expert Services

Technical examination of contracts, statements and calculations in banking transactions, to determine charges, balances and amounts paid.

Every charge checked against the contract and the statement.

Banking disputes require rebuilding the transaction from the outset: the agreed rate, the amortisation method, fees, default charges and every entry in the account. SGEx recalculates these amounts with verifiable workpapers and acts for individuals, companies and financial institutions, as court-appointed or party-appointed expert.

When clients call on SGEx

Review of loans, financing and bank credit notes.

Current accounts, overdrafts, secured credit lines and credit cards with disputed balances.

Real estate and vehicle financing with disputes over amortisation and outstanding balance.

Enforcement of bank instruments and objections involving disputed amounts.

Unrecognised transactions, fees and contested debits.

How SGEx works

Rebuilding the transaction

The flow is rebuilt from disbursement, with every instalment, payment and charge identified.

Contract versus charges

Rates, fees and charges applied are compared with the contract and with the criteria set by the court.

Calculation by criterion

Where a charge is legally disputed, each scenario is calculated separately.

Expert work does not decide whether a charge is due: it shows what it amounts to and the balance under each criterion.

What We Solve

Questions banking expert work answers.

Is the rate charged the agreed rate?

Comparing agreed rates, rates actually applied and the total effective cost.

How was interest calculated?

Identifying the compounding method and amortisation system applied, such as Price or SAC.

What is the correct balance?

Rebuilding the balance from disbursements, payments and charges, under each criterion.

How much was overpaid?

Determining differences and amounts to be refunded or offset, with updating.

Which fees and charges were applied?

Listing fees, insurance, IOF tax, penalties and default charges by period.

Is the enforcement calculation correct?

Reviewing the statement of debt presented by the creditor or the party.

How We Approach It

Steps applied to this type of engagement.

1**Contracts**

Gathering the contract, amendments and renegotiations, with the terms of each transaction.

2**Statements**

Organising entries and reconciling them with the bank's records.

3**Recalculation**

Rebuilding the transaction by criterion, with calculation workpapers.

4**Report or opinion**

Balances, differences and direct answers to the questions.

What we examine: contracts, credit notes and amendments, account and card statements, debt evolution statements, creditor spreadsheets, proof of payment and Central Bank rules in force in each period.

Deliverables: expert report, technical opinion, recalculation of outstanding balance, statement of amounts overpaid, answers to questions and technical objection to calculations.

Related Topics

More on each topic at sgexpericias.com.br

Services

Accounting Expert Services
Economic and Financial Expert Services
Court Calculations and Accounting Support
Disputes and Litigation Support

Specialties

Commercial and Contract Disputes
Accounting Claims
Damages and Loss of Profits
Restructuring and Insolvency

Areas of Law

Civil and Contract Law
Corporate and Commercial
Restructuring and Insolvency

Industries

Financial Services and Capital Markets
Agribusiness
Hospitality and Real Estate
Transportation and Logistics

SGEx at a Glance

Figures reported by SGEx, updated periodically.

400+

engagements completed

100+

court cases in progress

300+

clients served

200+

law firms served

500+

reports, expert reports and opinions delivered

BRL 100M+

in fraud and irregularities identified

Why Talk to SGEx

Expert Services, Disputes and Forensics.

Technical independence

SGEx does not provide legal advice or represent interests: it examines, calculates and demonstrates.

Multidisciplinary team

Accounting, economics, law, business administration, finance and engineering on the same engagement.

Forensic experience

Professionals with prior roles at FTI Consulting, PwC, BDO, Deloitte, KPMG and Mazars.

Traceable methodology

Explicit assumptions, calculation workpapers and conclusions that third parties can replicate.

Who Leads the Work

Accounting experts registered with CNPC-CFC.



Sidney Gomes

Founder and Managing Partner of SGEx Group

Accounting expert (CNP-CFC no. 7748) and court expert registered with the São Paulo State Court (TJSP). Accountant, economist, attorney and auditor with more than 20 years in expert services, disputes and investigations.



Fabricio Franco

Operations Coordinator and Senior Expert, Disputes, Investigations and Forensic Services

Accounting expert (CNP-CFC no. 8116). Works on business valuation, partnership interests, accounting claims and loss of profits, and is responsible for the use of technology in SGEx's expert work.

Request an Assessment

Send the contract, the statements available and the stage of the dispute. SGEx will assess the scope of the expert work before submitting any proposal.

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