Equifax Apply One Score

Report for:	PEDRIO SOLAMON D.O.B. 12 January 1983 (42 years old) 25 Cooks RD, Callignee VIC 3844	Data level:	Comprehensive
		Date generated:	17 Feb 2025 - 00:24
Age of file:	23 years 4 months	Transaction ID:	250217-AN4KK-0000H
Permission type:	Consumer report + Commercial report	Charge Back No.:	

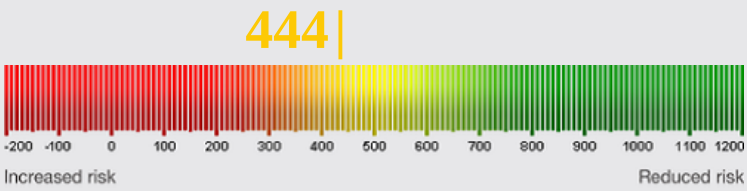
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Summary

Scores

Equifax One Score



16% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 879 | **VedaScore 1.1: 912**

Score key contributing factors

Late Payments of 30+ Days
Accounts in arrears by 30 days or more show previous payment difficulties and are an indicator of higher credit risk.

Credit Cards Closed
Closure of Credit Card accounts may show more responsible use of credit.

Lesser Type of Credit Enquiries
The lenders and type of credit enquiries may be an indicator of higher credit risk.

Infrequent Credit Enquiries
Infrequent applications for credit is an indicator of stability and may indicate lower credit risk.

About Equifax One Score
Equifax One Score is the latest and most predictable score^ available for customers with access to Comprehensive Credit Reporting (CCR) data. Equifax One Score was built using the latest modelling techniques (Equifax proprietary Neuro Decisioning Technology) and uses the extensive Equifax bureau data to calculate a risk estimate. As with previous scores, the primary purpose of this score is to predict the likelihood of a future adverse event being recorded on the individual's Equifax bureau record or becoming 90 days or more overdue in the next 12 months.

^ Compared to other Equifax bureau scores

Disclaimer
The score is a statistical rank ordering tool only and as such should always be used in conjunction with your organisation's credit policies and procedures and other relevant information you may have about the individual, company or business. The score should not be and is not intended to be the sole basis for making a decision about whether or not to deal with a particular individual, company or business.

Headlines

Adverse on file	No	Worst RHI status last 24m	-
Credit enquiries	2	Financial Hardship Information (FHI)	No
Accounts	3	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	-	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 2 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	3 years 10 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	2	$21,128	0	-
Defaults	0	-	0	-

Personal insolvencies & court actions

No. of actions: 0

Data	No. of actions
Personal insolvency	0
Default judgement	0
Other court actions	0

Accounts & repayments

No. of accounts: 3 Worst RHI status last 24m: - Total limit: - FHI: No

Account type	No. of accounts (closed accounts)	Total current limits	Worst current repayment status	Worst repayment status < 24 mths	No. of accts FHI <12 mths	No. of defaults
All consumer accounts	**3 (3 closed)**	-	-	-	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	0 (0 closed)	-	-	-	0	0
Credit & charge cards	2 (2 closed)	-	-	2	0	0
Auto loans	1 (1 closed)	-	-	2	0	0
Overdraft	0 (0 closed)	-	-	-	0	0
Equipment hire/rental	0 (0 closed)	-	-	-	0	0
Telco & Utilities	0 (0 closed)	-	-	-	-	0
BNPL accounts	0 (0 closed)	-	-	-	0	0

Business relationships

No. of relationships: 0 Disqualified directorships: 0

Data	No. of relationships
Current directorships	0
Previous directorships in the last 10 years	0
Number of external administration companies for director, or disqualified directorships	0
Business names held	0

Identity details

Identity

Identities: 1

ID source	Names		First reported date	Last reported date	Last credit enquiry
Primary					
P	Pedrio Adrian SOLAMON		12 Oct 2001	01 Apr 2021	01 Apr 2021
	Date of birth	12 Jan 1983	12 Oct 2001	01 Apr 2021	
	Drivers licence	5362462	09 Apr 2019	01 Apr 2021	
	Gender	Male			
	File no.	452203936			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	25 Cooks RD, Callignee VIC 3844	09 Aug 2022	27 Apr 2023	P
	19 Demarchi RD, South hedland WA 6722	27 Oct 2016	16 Aug 2022	P
	0 St pauls community Moa island QLD 4875	13 Oct 2015	09 Aug 2022	P

Employer	FORTESCUE METALS GROUP	01 Apr 2021	01 Apr 2021	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 2 Total value: $21,128

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
01 Apr 2021	CREDIT CORP FIN SERVICES	P	Personal Loan (revolving)	$4,100	Principal (sole)	12753273
08 Mar 2021	YAMAHA MOTOR FINANCE AUST PL	P	Auto Loan	$17,028	Principal (sole)	CL1084385-10000

Commercial enquiries

Total number: 0 Total value: $0

Not present on file

Insolvencies & court actions

Personal insolvencies

Total number: 0

Not Present on file

Default judgements

Total number: 0

Not Present on file

Other court actions

Total number: 0

Not Present on file

Accounts & repayments

Consumer Accounts

Credit & charge cards

Accounts: 2 Defaults: 0 Worst repayment status: 2 Accounts with FHI: 0

NATIONAL AUSTRALIA BANK AU L (455701XXXXXX5301)

Open date	Status	Latest limit
22 Jan 2009	Closed (13 Dec 2024)	$9,000

Repayment history

	2023										2024												2025	
	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
RHI	0	0	0	0	0	0	0	0	0	1	2	0	0	0	0	0	0	0	0	0	0	0	C	C

Other details

ID source	Association		Account type	Relationship	Term	Loan payment method
	Latest start date	Latest cease date				
P	22 Jan 2009		Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

HSBC BANK UNSECURED AUS L (426558XXXXXX0449)

Open date	Status	Latest limit
26 Jun 2013	Closed (28 May 2024)	$4,000

Repayment history

	2023										2024												2025	
	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
RHI	0	0	0	0	1	0	0	0	1	2	0	0	1	2	0	C	C	C	C	C	C	C	C	C

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / **Latest cease date**				
P	26 Jun 2013	Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

Auto loans

Accounts: 1 Defaults: 0 Worst repayment status: 2 Accounts with FHI: 0

ST.GEORGE L (0835934272)

Open date	Status	Latest limit
12 Mar 2018	Closed (17 Oct 2023)	$0 (As of 17 Nov 2023)

Repayment history

	2023										2024												2025	
	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
RHI	0	0	0	1	2	0	0	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / **Latest cease date**				
P	12 Mar 2018	Auto Loan (Secured or Partially Secured)	Principal (1 of 1)	6 years 0 months (Fixed)	Principal and Interest in full

Business relationships

Business names

Total number: 0

Not present on file

Current directorships

Total number: 0

Not present on file

Previous directorships

Total number: 0

Not present on file

Disqualified directorships

Total number: 0

Not present on file