Equifax Apply One Score

Report for:	PEDRIO SOLAMON D.O.B. 12 January 1983 (43 years old) 26 Kittyhawk CRES, Kirwan QLD 4817	Data level:	Comprehensive
		Date generated:	09 Oct 2026 - 15:04
Age of file:	24 years 11 months	Transaction ID:	261009-VA09V-000GC
Permission type:	Consumer report	Charge Back No.:	

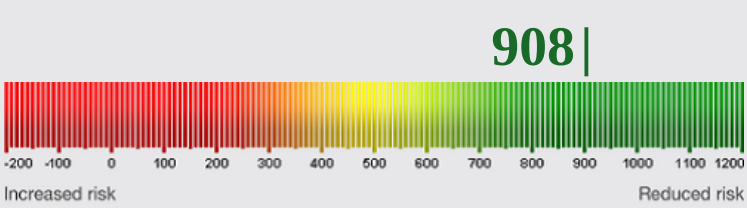
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Summary

Scores

Equifax One Score



<1% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 885 | **VedaScore 1.1: 914**

Score key contributing factors

Strong Credit History
Having no arrears or defaults demonstrates better credit risk.

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

Existing Mortgages or Applications
Having Residential Mortgage accounts and/or enquiries is an indicator of stability and responsible use of credit.

Instability of Residence or Employment
Recent residential or employment changes may indicate higher 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	**0**
Credit enquiries	3	Financial Hardship Information (FHI)	No
Accounts	2	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$15,000**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 3 No. of defaults: 0

Data	Consumer

Time since last enquiry	Less than 1 month	
	Number	**Total**
Enquiries in the last 3 months	1	-
Enquiries in the last 5 years	3	$1,108,000
Defaults	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: 2 Worst RHI status last 24m: **0** Total limit: **$15,000** 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	**2 (1 closed)**	**$15,000**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	0 (0 closed)	-	-	-	0	0
Credit & charge cards	2 (1 closed)	$15,000	0	0	0	0
Auto loans	0 (0 closed)	-	-	-	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	03 Oct 2026	23 Sep 2026
	Date of birth	12 Jan 1983	12 Oct 2001	03 Oct 2026	
	Drivers licence	5362462		23 Sep 2026	
	Gender	Male			
	File no.	452203936			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	26 Kittyhawk CRES, Kirwan QLD 4817	23 Sep 2026	03 Oct 2026	P
	2/243 Lake ST, Cairns north QLD 4870	21 Jul 2025	11 Nov 2025	P
	25 Cooks RD, Callignee VIC 3844	09 Aug 2022	11 Nov 2025	P

Employer	FMG PERSONNEL SERVICES PTY LTD	21 Jul 2025	11 Nov 2025	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 3 Total value: $1,108,000

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
23 Sep 2026	NAB CREDIT CARDS	P	Credit Card	$0	Principal (sole)	780334585
11 Nov 2025	BANK OF WESTERN AUSTRALIA	P	Real Property Mortgage	$548,000	Principal (sole)	13786508-6526
21 Jul 2025	BANK OF WESTERN AUSTRALIA	P	Real Property Mortgage	$560,000	Principal (sole)	13786508-9230

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: 0 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

	2024		2025										2026											
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
RHI	0	0	C	C	C	C	C	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	22 Jan 2009		Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

NATIONAL AUSTRALIA BANK AU L (453030XXXXXX7606)

Open date	Status	Latest limit
23 Sep 2026	Open	$15,000

Repayment history

	2024		2025										2026										
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
RHI	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	0	P

Other details

ID source	Association		Account type	Relationship	Term	Loan payment method
	Latest start date	**Latest cease date**				
P	23 Sep 2026		Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	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