Equifax Apply One Score

Report for:	RYAN KEMP D.O.B. 28 February 1979 (45 years old) 4 Nemarluk CT, Ludmilla NT 0820	Data level:	Comprehensive
		Date generated:	17 Feb 2025 - 00:56
Age of file:	25 years 5 months	Transaction ID:	250217-AN4KK-00016
Permission type:	Consumer report + Commercial report	Charge Back No.:	

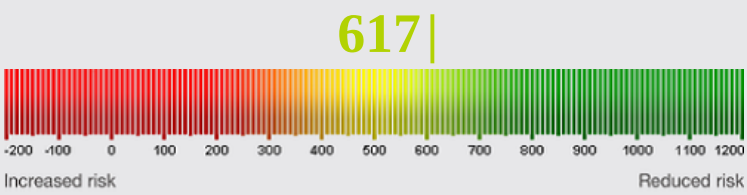
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Summary

Scores

Equifax One Score



5% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 770 | **VedaScore 1.1:** 775

Score key contributing factors

- **Frequent Applications for Credit**
  The nature and frequency of applications for credit may be an indicator of higher credit risk.
- **Strong Credit History**
  Having no arrears or defaults demonstrates better credit risk.
- **Longer Credit History**
  Longer experience with credit and lender relationships shows 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.

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	10	Financial Hardship Information (FHI)	No
Accounts	5	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$50,893**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 10 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	Less than 1 month		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	1	-	0	-
Enquiries in the last 5 years	10	$171,075	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: 5 Worst RHI status last 24m: **0** Total limit: **$50,893** 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	**5 (1 closed)**	**$50,893**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	3 (1 closed)	$42,893	0	0	0	0
Credit & charge cards	2 (0 closed)	$8,000	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	Ryan Dale KEMP		23 Aug 1999	08 Feb 2025	08 Feb 2025
	Date of birth	28 Feb 1979	23 Aug 1999	08 Feb 2025	
	Drivers licence	12911868		11 Jan 2015	
	Gender	Male			
	File no.	398270175			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	4 Nemarluk CT, Ludmilla NT 0820	03 Jan 2020	08 Feb 2025	P
	78 Wulagi CRES, Wulagi NT 0812	31 Mar 2017	22 Apr 2021	P
	3 Verbena ST, Nightcliff NT 0810	12 Oct 2012	26 Dec 2017	P

Employer	SOUTH32		26 Oct 2023	17 May 2024	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 10 Total value: $171,075

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
08 Feb 2025	PPC PAY IN 4	P	BNPL - Transaction	$0	Principal (sole)	
17 May 2024	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$30,000	Principal (sole)	438082653 21
05 May 2024	CREDIT CORP FIN SERVICES	P	Personal Loan (revolving)	$0	Principal (sole)	14520240
26 Oct 2023	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$25,000	Principal (sole)	438082653 21
27 Oct 2022	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$5,000	Principal (sole)	438082653 21
09 Sep 2022	CREDIT CORP FIN SERVICES	P	Personal Loan (revolving)	$2,000	Principal (sole)	13490873
28 Nov 2021	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$45,184	Principal (sole)	438082653 21
22 Apr 2021	CREDIT CORP FIN SERVICES	P	Personal Loan (revolving)	$1,000	Principal (sole)	12781181
10 Nov 2020	BRANDED FINANCIAL SERVICES	P	Auto Loan	$61,391	Principal (sole)	
03 Oct 2020	CREDIT CORP FIN SERVICES	P	Personal Loan (revolving)	$1,500	Principal (sole)	12503589

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

Personal loans

Accounts: 3 Defaults: 0 Worst repayment status: 0 Accounts with FHI: 0

COMMONWEALTH BANK OF AUSTRAL L (563103441)

Open date	Status	Latest limit
25 Jul 2018	Closed (26 Jul 2023)	$0 (As of 11 Aug 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	0	0	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	25 Jul 2018		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	5 years 0 months (Fixed)	Principal and Interest in full

COMMONWEALTH BANK OF AUSTRAL L (469640646)

Open date	Status	Latest limit
27 Oct 2023	Open	$18,406 (As of 15 Feb 2025)

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	C	C	C	C	C	C	C	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	P

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method

	Latest start date	Latest cease date				
P	27 Oct 2023		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	4 years 0 months (Fixed)	Principal and Interest in full

COMMONWEALTH BANK OF AUSTRAL L (470627828)

Open date	Status	Latest limit
24 May 2024	Open	$24,487 (As of 15 Feb 2025)

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	C	C	C	C	C	C	C	C	C	C	C	C	C	C	0	0	0	0	0	0	0	0	0	P

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method

	Latest start date	Latest cease date				
P	24 May 2024		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	3 years 0 months (Fixed)	Principal and Interest in full

Credit & charge cards

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

COMMONWEALTH BANK OF AUSTRAL L (552033XXXXXX2546)

Open date	Status	Latest limit
21 Dec 2017	Open	$5,000

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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	P

Other details

ID source	Association		Account type	Relationship	Term	Loan payment method
	Latest start date	Latest cease date				
P	21 Dec 2017		Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

LATITUDE FINANCE AUST.. L **(521893XXXXXX0506)**

Open date	Status	Latest limit
26 Dec 2017	Open	$3,000

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	0	0	0	0	0	0	0	0	0	0	0	0	R	P	P

Other details

ID source	Association		Account type	Relationship	Term	Loan payment method
	Latest start date	Latest cease date				
P	26 Dec 2017		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