# Equifax Apply One Score

| | | | |
|---|---|---|---|
| Report for: | SHANE MAGINNESS<br>D.O.B. 24 December 1984 (41 years old)<br>19 Spinnaker CT, Wallaroo SA 5556 | Data level: | Comprehensive |
| | | Date generated: | 03 May 2026 - 21:16 |
| Age of file: | 22 years 2 months | Transaction ID: | 260503-VA05A-0001X |
| Permission type: | Consumer report + Commercial report | Charge Back No.: | |

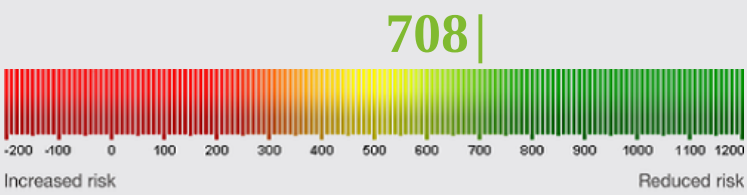
## Table of Contents


Summary
Identity details
Credit enquiries
Insolvencies & court actions
Accounts & repayments
Business relationships


## Summary

### Scores

**Equifax One Score**




**3%** chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

**Comprehensive Score: 897** | **VedaScore 1.1: 824**

**Score key contributing factors**

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

**Unsecured Personal Loans**
Use of unsecured personal loans may be an indicator of higher credit risk.

**Instability of Residence or Employment**
Recent residential or employment changes may indicate higher credit risk.

**The Nature and Frequency of Applications for Credit**
Unsecured credit application(s) in the past or frequent applications in a short period through several lenders 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 | 5 | Financial Hardship Information (FHI) | No |
| Accounts | 2 | Insolvencies & Actions | 0 |
| Defaults | 0 | Business relationships | 0 |
| Total limit | **$45,389** | Disq. directorships | 0 |

## Credit enquiries & defaults

No. of enquiries: 5 No. of defaults: 0

| Data | Consumer | | Commercial | |
|---|---|---|---|---|
| Time since last enquiry | 3 months | | - | |
| | **Number** | **Total** | **Number** | **Total** |
| Enquiries in the last 3 months | 0 | - | 0 | - |
| Enquiries in the last 5 years | 5 | $101,139 | 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: 2 Worst RHI status last 24m: **0** Total limit: **$45,389** 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 (0 closed)** | **$45,389** | **0** | **0** | 0 | 0 |
| Real estate mortgages | 0 (0 closed) | - | - | - | 0 | 0 |
| Personal loans | 2 (0 closed) | $45,389 | 0 | 0 | 0 | 0 |
| Credit & charge cards | 0 (0 closed) | - | - | - | 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 | Shane Charles MAGINNESS | | 02 Mar 2004 | 25 Feb 2026 | 18 Jan 2026 |
| | Date of birth | 24 Dec 1984 | 02 Mar 2004 | 25 Feb 2026 | |
| | Drivers licence | BW5852 | 27 Dec 2014 | 25 Feb 2026 | |
| | Gender | Male | | | |
| | File no. | 511376488 | | | |

| ID Data | Details | First reported date | Last reported date | ID source |
|---|---|---|---|---|
| Addresses | 19 Spinnaker CT, Wallaroo SA 5556 | 18 Jan 2026 | 25 Feb 2026 | P |
| | 24A Milne TCE, Moonta SA 5558 | 27 Jun 2023 | 25 Feb 2026 | P |
| | 3 Tate AVE, Mount barker SA 5251 | 12 Aug 2021 | 17 Nov 2025 | P |

| | | | | |
|---|---|---|---|---|
| Employer | VENTIA | 18 Jan 2026 | 18 Jan 2026 | P |

### Possible match

Possible match: 0

Not present on file

## Credit enquiries

### Consumer enquiries

Total number: 5 Total value: $101,139

| Date | Enquirer | ID source | Account type | Amount | Role | Reference no. |
|---|---|---|---|---|---|---|
| 18 Jan 2026 | ING PERSONAL LOANS | P | Personal Loan (fixed term) | $35,199 | Principal (sole) | 4752728 |
| 11 Jan 2025 | ANGLE AUTO FINANCE | P | Auto Loan | $30,924 | Principal (sole) | 11065601 |
| 07 Jul 2023 | SUMO POWER | P | Utilities | $0 | Principal (sole) | |
| 27 Jun 2023 | SUMO POWER | P | Utilities | $0 | Principal (sole) | |
| 10 Jan 2022 | AUST CENTRAL CREDIT UNION LT | P | Personal Loan (fixed term) | $35,016 | Principal (joint) | 539983 |

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

**PEOPLES CHOICE L (102685188)**

Original credit provider: PEOPLES CHOICE PF.

| Open date | Status | Latest limit |
|---|---|---|
| 06 Jul 2022 | Open | $9,628 (As of 01 Apr 2026) |

**Repayment history**

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

**Other details**

| ID source | Association | | Account type | Relationship | Term | Loan payment method |
|---|---|---|---|---|---|---|
| | Latest start date | Latest cease date | | | | |
| P | 06 Jul 2022 | | Personal Loan (fixed term) | Principal (1 of 2) | 5 years 0 months (Fixed) | Principal and Interest in full |

| | |
|---|---|
| | (Secured or Partially Secured) |

**OURMONEYMARKET L (LAI00148551)**

| Open date | Status | Latest limit |
|---|---|---|
| 19 Jan 2026 | Open | $35,761 (As of 22 Apr 2026) |

**Repayment history**

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

**Other details**

| ID source | Association | | Account type | Relationship | Term | Loan payment method |
|---|---|---|---|---|---|---|
| | Latest start date | Latest cease date | | | | |
| P | 19 Jan 2026 | | Personal Loan (fixed term) (Secured or Partially Secured) | Principal (1 of 1) | 7 years (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