Equifax Apply One Score

Report for:	SHANE MAGINNESS D.O.B. 24 December 1984 (41 years old) 19 Spinnaker CT, Wallaroo SA 5556	Data level:	Comprehensive
		Date generated:	16 Jul 2026 - 17:22
Age of file:	22 years 4 months	Transaction ID:	260716-VA07N-000NK
Permission type:	Consumer report + Commercial report	Charge Back No.:	

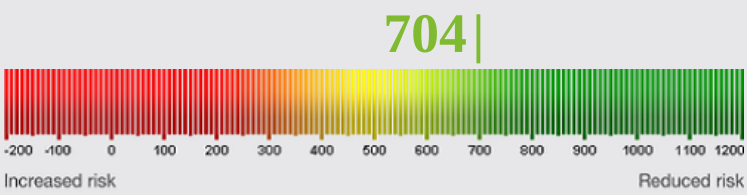
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Summary

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	**$42,974**	Disq. directorships	0

Credit enquiries & defaults

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

Data	Consumer		Commercial	
Time since last enquiry	5 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: **$42,974** 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)**	**$42,974**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	2 (0 closed)	$42,974	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	$7,814 (As of 09 Jul 2026)

Repayment history

	2024					2025												2026						
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
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	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	$35,160 (As of 23 Jun 2026)

Repayment history

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