Equifax Apply One Score

Report for:	PAUL GODFREY D.O.B. 21 September 1963 (61 years old) Gerard court, 17/70 Madigan ST, Hackett ACT 2602	Data level:	Comprehensive
		Date generated:	21 Jul 2025 - 17:00
Age of file:	8 years 0 months	Transaction ID:	250721-AN52F-00BDD
Permission type:	Consumer report + Commercial report	Charge Back No.:	

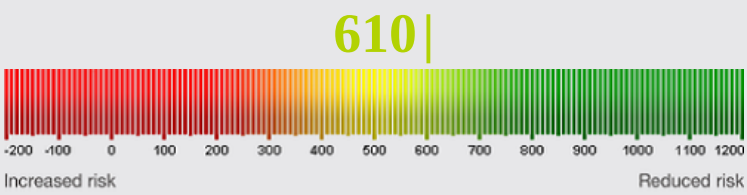
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Summary

Scores

Equifax One Score



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

Comprehensive Score: 771 | **VedaScore 1.1:** 819

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.

Higher Credit Profile of Residential Area
The credit risk profile of the residential locality is associated with lower credit risk.

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

Longer Credit History
Longer experience with credit and lender relationships shows more responsible use of credit.

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	6	Financial Hardship Information (FHI)	No
Accounts	2	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$1,900**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 6 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	1 year 1 month		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	6	$405,199	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: - Total limit: **$1,900** 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)**	**$1,900**	-	-	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	1 (1 closed)	-	-	3	0	0
Credit & charge cards	0 (0 closed)	-	-	-	0	0
Auto loans	0 (0 closed)	-	-	-	0	0
Overdraft	1 (0 closed)	$1,900	-	-	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	Paul Brian GODFREY		15 Jul 2017	16 Jun 2024	16 Jun 2024
	Date of birth	21 Sep 1963	15 Jul 2017	16 Jun 2024	
	Drivers licence	112853913	15 Jul 2017	16 Jun 2024	
	Gender	Male			
	File no.	867188418			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	Gerard court, 17/70 Madigan ST, Hackett ACT 2602	19 Feb 2025	19 Feb 2025	P
	2 Belah CT, Victoria point QLD 4165	24 Apr 2024	16 Jun 2024	P
	9 Boxgrove AVE, Wynnum QLD 4178	24 Apr 2024	24 Apr 2024	P

Employer	SERVICES AUSTRALIA	31 Oct 2022	16 Jun 2024	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 6 Total value: $405,199

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
16 Jun 2024	LATITUDE FINANCE AUST*	P	Credit Card	$4,000	Principal (sole)	9904168154614
24 Apr 2024	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$6,329	Principal (sole)	5062000 21
06 Nov 2023	SIMPLY ENERGY VIC	P	Utilities	$0	Principal (sole)	50898896
31 Oct 2022	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$12,000	Principal (sole)	5062000 21
22 Apr 2021	REAMPED ENERGY P/L	P	Utilities	$0	Principal (sole)	
05 Nov 2020	CBA HOME LOANS	P	Real Property Mortgage	$382,870	Principal (sole)	5062000 90

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

COMMONWEALTH BANK OF AUSTRAL L (467989924)

Open date	Status	Latest limit
03 Nov 2022	Closed (12 Nov 2024)	$0 (As of 10 Dec 2024)

Repayment history

	2023					2024								2025										
	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	2	3	0	0	0	0	0	0	0	0	0	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	03 Nov 2022		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	2 years 0 months (Fixed)	Principal and Interest in full

Overdraft

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

COMMONWEALTH BANK OF AUSTRAL L (06400111685674)

Open date	Status	Latest limit
30 Aug 2017	Open	$1,900

Other details

ID source	Association		Account type	Relationship	Term	Loan payment method
	Latest start date	Latest cease date				
P	30 Aug 2017		Overdraft (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Not applicable for the account

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