Equifax Apply One Score

Report for:	SARAH GODFREY (+ 1 cross-reference) D.O.B. 07 December 1970 (54 years old) 17/76 Madigan ST, Hackett ACT 2602	Data level:	Comprehensive
		Date generated:	21 Jul 2025 - 17:00
Age of file:	16 years 0 months	Transaction ID:	250721-AN52F-00BDP
Permission type:	Consumer report + Commercial report	Charge Back No.:	

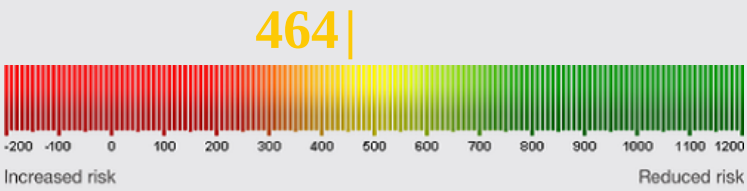
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Summary

Scores

Equifax One Score



14% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 741 | **VedaScore 1.1:** 727

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.
- **Unsecured Personal Loans**
  Use of unsecured personal loans may be 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.
- **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	3
Credit enquiries	11	Financial Hardship Information (FHI)	No
Accounts	3	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$6,467**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 11 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	1 year 2 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	11	$385,370	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: 3 Worst RHI status last 24m: 3 Total limit: **$6,467** 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	**3 (0 closed)**	**$6,467**	**0**	**3**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	2 (0 closed)	$1,967	0	1	0	0
Credit & charge cards	1 (0 closed)	$4,500	0	3	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: 2

ID source	Names		First reported date	Last reported date	Last credit enquiry
Primary					
P	Sarah Jane GODFREY		04 Dec 2013	24 Apr 2024	24 Apr 2024
	Date of birth	07 Dec 1970	04 Dec 2013	24 Apr 2024	
	Drivers licence	111365533	23 Jun 2017	24 Apr 2024	
	Gender	Female			
	File no.	794115221			
Cross references					
X1	Sarah Jane DELLAR		08 Jul 2009	04 Apr 2016	
	Date of birth	07 Dec 1970	08 Jul 2009	04 Apr 2016	

Drivers licence	1238168	11 Jan 2015	
Gender	Female		

ID Data	Details	First reported date	Last reported date	ID source
Addresses	17/76 Madigan ST, Hackett ACT 2602	17 Apr 2024	13 May 2025	P
	Mode3, 207/24 Lonsdale ST, Braddon ACT 2612	25 Mar 2024	05 Apr 2024	P
	4 Wandoo CT, Karana downs QLD 4306	10 Feb 2024	12 Feb 2024	P
Employer	DEPARTMENT OF DEFENCE	10 Feb 2024	24 Apr 2024	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 11 Total value: $385,370

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
24 Apr 2024	ING DIRECT CREDIT CARDS	P	Credit Card	$1,000	Principal (sole)	
17 Apr 2024	VETPAY P/L	P	Personal Loan (revolving)	$500	Principal (sole)	511102
25 Mar 2024	AUSTRALIAN MILITARY BANK LTD	P	Credit Card	$1,000	Principal (sole)	APPL02433417
10 Feb 2024	CREDIT CORP FIN SERVICES	P	Personal Loan (revolving)	$0	Principal (sole)	14403904
09 Oct 2023	AGL ENGY SALES & MKTG LTD	P	Utilities	$0	Principal (sole)	
07 Jun 2022	CBA CREDIT CARDS .	P	Credit Card	$0	Principal (sole)	6597003 21
29 May 2022	SIMPLY ENERGY VIC	P	Utilities	$0	Principal (sole)	42933171
26 May 2022	REAMPED ENERGY P/L	P	Utilities	$0	Principal (sole)	
27 Mar 2022	REAMPED ENERGY P/L	P	Utilities	$0	Principal (sole)	
04 Jan 2021	CBA CREDIT CARDS .	P	Credit Card	$0	Principal (sole)	6597003 21
05 Nov 2020	CBA HOME LOANS	P	Real Property Mortgage	$382,870	Principal (sole)	6597003 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: 2 Defaults: 0 Worst repayment status: 1 Accounts with FHI: 0

MONEY PLACE AFSL L (4076920)

Open date	Status	Latest limit
02 Dec 2022	Open	$1,087 (As of 04 Jul 2025)

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	0	0	1	1	0	0	1	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	02 Dec 2022		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	3 years 0 months (Fixed)	Principal and Interest in full

FAIR GO FINANCE. L (18621161627516)

Open date	Status	Latest limit
26 Mar 2024	Open	$880 (As of 08 May 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	C	C	C	C	C	C	C	0	0	0	0	R	R	R	R	R	R	R	R	R	R	R	P	P

Other details

ID source	Association		Account type	Relationship	Term	Loan payment method
	Latest start date	**Latest cease date**				
P	26 Mar 2024		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	6 months (Fixed)	Principal and Interest in full

Credit & charge cards

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

COMMONWEALTH BANK OF AUSTRAL L (535316XXXXXX2781)

Open date	Status	Latest limit
11 Jun 2022	Open	$4,500

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	1	2	3	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	11 Jun 2022		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