Equifax Apply One Score

Report for:	CHRIS DE-VREEDE D.O.B. 05 September 1992 (32 years old) 25 Shaw PL, Redland bay QLD 4165	Data level:	Comprehensive
		Date generated:	06 Aug 2025 - 04:00
Age of file:	14 years 4 months	Transaction ID:	250806-AN53Y-0002L
Permission type:	Consumer report + Commercial report	Charge Back No.:	

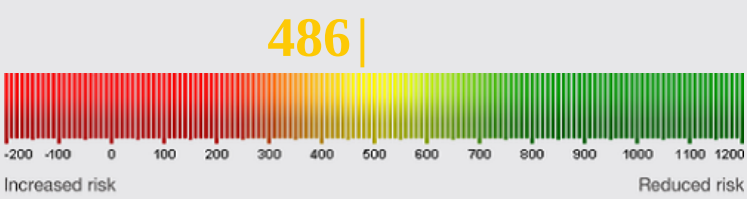
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Summary

Scores

Equifax One Score



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

Comprehensive Score: 656 | **VedaScore 1.1:** 685

Score key contributing factors

- **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.
- **Unsecured Personal Loans**
  Use of unsecured personal loans may be an indicator of higher credit risk.
- **Lesser Type of Credit Enquiries**
  The lenders and type of credit enquiries may be an indicator of higher credit risk.
- **Lower Credit Profile of Residential Area**
  The credit risk profile of the residential locality is associated with 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	19	Financial Hardship Information (FHI)	No
Accounts	5	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$107,296**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 19 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	2	$58,998	0	-
Enquiries in the last 5 years	19	$649,355	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: **$107,296** 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)**	**$107,296**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	3 (0 closed)	$77,096	0	0	0	0
Credit & charge cards	1 (0 closed)	$30,200	0	0	0	0
Auto loans	1 (1 closed)	-	-	0	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	Chris James DE-VREEDE		16 Mar 2011	04 Aug 2025	04 Aug 2025
	Date of birth	05 Sep 1992	16 Mar 2011	04 Aug 2025	
	Drivers licence	101251442	13 Jan 2015	04 Aug 2025	
	Gender	Male			
	File no.	728658141			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	25 Shaw PL, Redland bay QLD 4165	29 May 2025	04 Aug 2025	P
	49 Crinum CRES, Emerald QLD 4720	24 Dec 2023	04 Aug 2025	P
	4 Dodd DR, Emerald QLD 4720	11 Feb 2024	13 Mar 2025	P

Employer	SOJITZ BLUE	11 Feb 2024	06 Feb 2025	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 19 Total value: $649,355

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
04 Aug 2025	PEPPER ASSET FINANCE*	P	Auto Loan	$58,997	Principal (sole)	A-1444116
29 May 2025	ALINTA SME CREDIT CHECKING	P	Utilities	$1	Principal (sole)	
06 Feb 2025	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$15,000	Principal (sole)	398689485 21
10 Apr 2024	NOW_FIN PL 2	P	Personal Loan (fixed term)	$21,990	Principal (sole)	11113079
28 Mar 2024	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$25,000	Principal (sole)	398689485 21
11 Feb 2024	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$50,000	Principal (sole)	398689485 21
24 Dec 2023	ZIPMONEY PAYMENTS P/L	P	Personal Loan (revolving)	$0	Principal (sole)	15436086
05 Dec 2022	PLENTI FINANCE PTY LIMITED	P	Auto Loan	$118,000	Principal (sole)	CD99620955
20 Oct 2022	PLENTI FINANCE PTY LIMITED	P	Auto Loan	$118,000	Principal (sole)	CD99620955
18 May 2022	MYFORD FINANCE	P	Personal Loan (fixed term)	$132,365	Principal (joint)	195978
09 Dec 2021	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$50,000	Principal (sole)	398689485 21
02 Jul 2021	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$40,000	Principal (sole)	398689485 21
20 Apr 2021	AMERICAN EXP NEW ACCTS NSW*	P	Credit Card	$0	Principal (sole)	
12 Apr 2021	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$20,000	Principal (sole)	398689485 21
04 Mar 2021	GENWORTH FINANCIAL D	P	Real Property Mortgage	$0	Principal (sole)	1052888
05 Feb 2021	CITIBANK UNSECURED CREDIT	P	Credit Card	$0	Principal (sole)	210205003259001
25 Jan 2021	CBA HOME LOANS	P	Real Property Mortgage	$1	Principal (sole)	
25 Jan 2021	AMERICAN EXP NEW ACCTS NSW*	P	Credit Card	$0	Principal (sole)	
02 Nov 2020	CBA HOME LOANS	P	Real Property Mortgage	$1	Principal (sole)	

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 (470134476)

Open date	Status	Latest limit
12 Feb 2024	Open	$44,306 (As of 11 Jul 2025)

Repayment history

	2023				2024									2025										
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
RHI	C	C	C	C	C	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	12 Feb 2024	Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	7 years 0 months (Fixed)	Principal and Interest in full

NOW FINANCE GROUP L (1113079)

Open date	Status	Latest limit
12 Apr 2024	Open	$18,421 (As of 29 Jul 2025)

Repayment history

	2023				2024									2025										
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
RHI	C	C	C	C	C	C	C	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	12 Apr 2024	Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	5 years 0 months (Fixed)	Principal and Interest in full

COMMONWEALTH BANK OF AUSTRAL L (885359511)

Open date	Status	Latest limit
07 Feb 2025	Open	$14,369 (As of 10 Jul 2025)

Repayment history

	2023				2024									2025										
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
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	07 Feb 2025	Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	7 years 0 months (Fixed)	Principal and Interest in full

Credit & charge cards

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

PARTNER NAB LTD UNSEC L (526879XXXXXX3006)

Open date	Status	Latest limit
10 Jul 2023	Open	$30,200

Repayment history

	2023				2024									2025										
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
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	10 Jul 2023		Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

Auto loans

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

PLENTI RE LIMITED. L (H150813362109)

Open date	Status	Latest limit
06 Dec 2022	Closed (20 Nov 2024)	$0 (As of 22 Nov 2024)

Repayment history

	2023				2024									2025										
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
RHI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	06 Dec 2022		Auto Loan (Secured or Partially Secured)	Principal (1 of 1)	7 years 0 months (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