# Equifax Apply One Score

| | | | |
|---|---|---|---|
| Report for: | CHRIS DE-VREEDE<br>D.O.B. 05 September 1992 (33 years old)<br>67 Gretel DR, Clinton QLD 4680 | Data level: | Comprehensive |
| | | Date generated: | 10 Mar 2026 - 21:05 |
| Age of file: | 14 years 11 months | Transaction ID: | 260310-VA043-000WF |
| Permission type: | Consumer report + Commercial report | Charge Back No.: | |

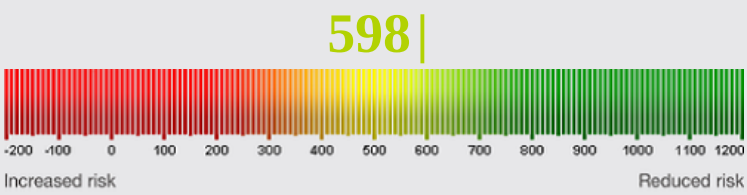
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## Summary

### Scores

**Equifax One Score**




**6%** chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

**Comprehensive Score:** 709 | **VedaScore 1.1:** 748

**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.

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

**Existing Mortgages or Applications**
Having Residential Mortgage accounts and/or enquiries is an indicator of stability and responsible use of credit.

**Instability of Residence or Employment**
Recent residential or employment changes may indicate 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 | 15 | Financial Hardship Information (FHI) | No |
| Accounts | 5 | Insolvencies & Actions | 0 |
| Defaults | 0 | Business relationships | 0 |
| Total limit | **$101,120** | Disq. directorships | 0 |

## Credit enquiries & defaults

No. of enquiries: 15 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 | 15 | $1,228,088 | 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: **$101,120** 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)** | **$101,120** | **0** | **0** | 0 | 0 |
| Real estate mortgages | 0 (0 closed) | - | - | - | 0 | 0 |
| Personal loans | 3 (0 closed) | $70,920 | 0 | 0 | 0 | 0 |
| Credit & charge cards | 1 (0 closed) | $30,200 | - | 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 | 05 Dec 2025 | 03 Dec 2025 |
| | Date of birth | 05 Sep 1992 | 16 Mar 2011 | 05 Dec 2025 | |
| | Drivers licence | 101251442 | 13 Jan 2015 | 05 Dec 2025 | |
| | Gender | Male | | | |
| | File no. | 728658141 | | | |

| ID Data | Details | First reported date | Last reported date | ID source |
|---|---|---|---|---|
| Addresses | 67 Gretel DR, Clinton QLD 4680 | 30 Oct 2025 | 03 Feb 2026 | P |
| | 4 Dodd DR, Emerald QLD 4720 | 03 Dec 2025 | 05 Dec 2025 | P |
| | 25 Shaw PL, Redland bay QLD 4165 | 29 May 2025 | 04 Aug 2025 | P |

| | | | | |
|---|---|---|---|---|
| Employer | SOJITZ BLUE | 11 Feb 2024 | 05 Dec 2025 | P |

### Possible match

Possible match: 0

Not present on file

## Credit enquiries

### Consumer enquiries

Total number: 15 Total value: $1,228,088

| Date | Enquirer | ID source | Account type | Amount | Role | Reference no. |
|---|---|---|---|---|---|---|
| 03 Dec 2025 | CBA HOME LOANS | P | Real Property Mortgage | $578,735 | Principal (sole) | 90907528560 |
| 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 |

### 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 | $41,061 (As of 10 Mar 2026) |

**Repayment history**

| | 2024 | | | | | | | | | 2025 | | | | | | | | | | | | 2026 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar |
| **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 | 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 | $16,337 (As of 25 Feb 2026) |

**Repayment history**

| | 2024 | | | | | | | | | 2025 | | | | | | | | | | | | 2026 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar |
| **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 | 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 | $13,522 (As of 11 Feb 2026) |

**Repayment history**

| | 2024 | | | | | | | | | 2025 | | | | | | | | | | | | 2026 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar |
| **RHI** | C | C | C | C | C | C | C | C | C | C | 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 | 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 L (320400XXXXXX3098)

Original credit provider: PARTNER NAB LTD UNSEC (Transfer date: 07 Sep 2025)

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

**Repayment history**

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

**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**

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