Equifax Apply One Score

Report for:	GRAHAM CHURCH D.O.B. 16 February 1980 (46 years old) 27 Eva ST, Malvern VIC 3144	Data level:	Comprehensive
		Date generated:	28 Feb 2026 - 05:52
Age of file:	26 years 7 months	Transaction ID:	260228-VA03M-00006
Permission type:	Consumer report + Commercial report	Charge Back No.:	

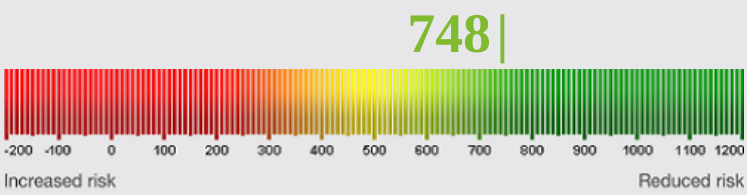
Table of Contents

Summary
Identity details
Credit enquiries
Insolvencies & court actions
Accounts & repayments
Business relationships

Summary

Scores

Equifax One Score



2% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 875 | **VedaScore 1.1: 935**

Score key contributing factors

Strong Credit History
Having no arrears or defaults demonstrates better 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.

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.

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	3	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$17,923**	Disq. directorships	0

Credit enquiries & defaults

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

Data	Consumer		Commercial	
Time since last enquiry	1 year 9 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	5	$206,804	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: **0** Total limit: **$17,923** 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)**	**$17,923**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	1 (0 closed)	$4,923	0	0	0	0
Credit & charge cards	2 (0 closed)	$13,000	0	0	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	Graham Bentley CHURCH		08 Jul 1999	16 Nov 2025	02 May 2024
	Date of birth	16 Feb 1980	08 Jul 1999	16 Nov 2025	
	Drivers licence	054239045		16 Nov 2025	
	Gender	Male			
	File no.	395112634			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	27 Eva ST, Malvern VIC 3144	01 May 2025	16 Nov 2025	P
	14/19 Harlington AVE, Eltham VIC 3095	12 Oct 2023	16 Nov 2025	P
	2/12 Arthurson ST, Mount waverley VIC 3149	22 Oct 2019	02 May 2024	P

Employer	BRAESIDE MILLS	01 Mar 2024	02 May 2024	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 5 Total value: $206,804

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
02 May 2024	ANZ CCR CREDIT CARDS	P	Credit Card	$10,000	Principal (sole)	2431238321431
01 Mar 2024	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$20,000	Principal (sole)	149420943 21
27 Jun 2023	ANGLE AUTO FINANCE	P	Auto Loan	$58,471	Principal (sole)	10481938
26 Jun 2023	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$60,000	Principal (sole)	149420943 21
22 Apr 2023	TOYOTA FIN AUSTRALIA LTD*	P	Auto Loan	$58,333	Principal (sole)	AP-1102821

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: 0 Accounts with FHI: 0

COMMONWEALTH BANK OF AUSTRAL L (470234514)

Open date	Status	Latest limit
01 Mar 2024	Open	$4,923 (As of 11 Feb 2026)

Repayment history

	2024										2025												2026	
	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
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	01 Mar 2024		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	3 years 0 months (Fixed)	Principal and Interest in full

Credit & charge cards

Accounts: 2 Defaults: 0 Worst repayment status: 0 Accounts with FHI: 0

COMMONWEALTH BANK OF AUSTRAL L (535316XXXXXX7734)

Open date	Status	Latest limit
02 Jul 2018	Open	$3,000

Repayment history

	2024										2025												2026	
	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
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	02 Jul 2018		Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

ANZ CCR CREDIT CARDS L (456468XXXXXX6494)

Open date	Status	Latest limit
15 May 2024	Open	$10,000

Repayment history

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

Other details

ID source	Association		Account type	Relationship	Term	Loan payment method
	Latest start date	Latest cease date				
P	15 May 2024		Credit Card (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