Equifax Apply One Score

Report for:	GARETH KEMP D.O.B. 06 March 1976 (50 years old) 148 Moola ST, Ballarat north VIC 3350	Data level:	Comprehensive
		Date generated:	01 May 2026 - 18:09
Age of file:	30 years 9 months	Transaction ID:	260501-VA056-000OI
Permission type:	Consumer report + Commercial report	Charge Back No.:	

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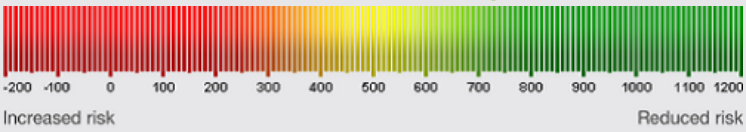
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Summary

Scores

Equifax One Score

735



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

Comprehensive Score: 809 | **VedaScore 1.1: 951**

Score key contributing factors

Mortgage Applications
Having Residential Mortgage enquiries is an indicator of stability and responsible use of credit.

Infrequent Enquiries
Infrequent enquiries for credit is an indicator of stability and responsible use of credit.

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

Fewer Personal Loan Enquiries
Infrequent application for personal loan credit is an indicator of stability and 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	4	Financial Hardship Information (FHI)	No
Accounts	1	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$0**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 4 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	4 years 1 month		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	4	$114,231	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: 1 Worst RHI status last 24m: - Total limit: **$0** 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	**1 (0 closed)**	**$0**	-	-	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	0 (0 closed)	-	-	-	0	0
Credit & charge cards	0 (0 closed)	-	-	-	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	1 (0 closed)	$0	-	-	-	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	Gareth Edward KEMP		10 Jul 1995	22 Apr 2022	12 Mar 2022
	Date of birth	06 Mar 1976	10 Jul 1995	22 Apr 2022	
	Drivers licence	50303474			
	Gender	Male			
	File no.	274325663			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	148 Moola ST, Ballarat north VIC 3350	09 Sep 2024	09 Sep 2024	P
	88 Barmah w DR, Wantirna VIC 3152	26 Apr 2023	16 May 2023	P
	187 Six chain RD, Sandford VIC 3312	10 Mar 2022	29 Apr 2022	P

Employer	G & C FORESTRY	05 Nov 2021	05 Jan 2022	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 4 Total value: $114,231

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
12 Mar 2022	NISSAN FIN SERVICES AUST P/L	P	Auto Loan	$39,230	Principal (sole)	20220312044000
10 Mar 2022	GENWORTH FINANCIAL D	P	Real Property Mortgage	$0	Principal (sole)	1187334
05 Jan 2022	CBA HOME LOANS	P	Real Property Mortgage	$1	Principal (sole)	
05 Nov 2021	BANK OF MELB MORTGAGE.	P	Real Property Mortgage	$75,000	Principal (sole)	5891447

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

Telecommunications & Utilities

Accounts: 1 Defaults: 0

OPTUS FINANCIAL SERVICES. (62336321443)

Open date	Status	Latest limit
29 Nov 2021	Open	$0

Other details

ID source	Association		Account type	Relationship	Term	Loan payment method
	Latest start date	Latest cease date				
P	29 Nov 2021		Telecommunications Services (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