Equifax Apply One Score

Report for:	BRAD LUDLOW D.O.B. 27 July 1978 (47 years old) 121 Richardson RD, Sugarloaf QLD 4800	Data level:	Comprehensive
		Date generated:	03 Jul 2026 - 09:43
Age of file:	28 years 6 months	Transaction ID:	260703-VA074-0002U
Permission type:	Consumer report + Commercial report	Charge Back No.:	

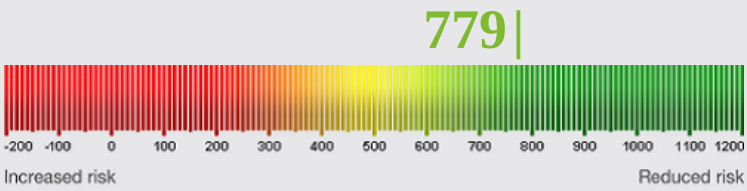
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Summary

Scores

Equifax One Score



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

Comprehensive Score: 1072 | **VedaScore 1.1: 994**

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.

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

Infrequent Credit Enquiries
Infrequent applications for credit is an indicator of stability and may indicate 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	**2**
Credit enquiries	1	Financial Hardship Information (FHI)	No
Accounts	4	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$21,341**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 1 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	-		4 years 3 months	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	0	-	1	-
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: 4 Worst RHI status last 24m: **2** Total limit: **$21,341** 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	**4 (1 closed)**	**$21,341**	**0**	**2**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	1 (0 closed)	$10,341	0	0	0	0
Credit & charge cards	3 (1 closed)	$11,000	0	2	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	Brad James LUDLOW		10 Dec 1997	24 Nov 2025	22 Mar 2022
	Date of birth	27 Jul 1978	10 Dec 1997	24 Nov 2025	
	Drivers licence	40147167		24 Nov 2025	
	Gender	Male			
	File no.	346479007			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	121 Richardson RD, Sugarloaf QLD 4800	03 Dec 2024	24 Nov 2025	P
	27 Sunset DR, Jubilee pocket QLD 4802	18 Jan 2020	24 Nov 2025	P
	15 Allan RD, Conway QLD 4800	03 Jun 2019	11 Sep 2020	P

Employer	COAL	22 Mar 2022	22 Mar 2022	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 0 Total value: $0

Not present on file

Commercial enquiries

Total number: 1 Total value: $0

Date	Enquirer	ID source	Account type	Amount	Role	Co-borrower	Reference no.
22 Mar 2022	AMERICAN EXP NEW ACCTS NSW*	P	Credit Card	$0	Principal (sole)		2208100411500

Commercial file notes

Total number: 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

NATIONAL AUSTRALIA BANK AU L (350638901)

Open date	Status	Latest limit
26 Aug 2020	Open	$10,341 (As of 03 Jun 2026)

Repayment history

	2024					2025												2026						
	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	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	26 Aug 2020		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	7 years 0 months (Fixed)	Principal and Interest in full

Credit & charge cards

Accounts: 3 Defaults: 0 Worst repayment status: 2 Accounts with FHI: 0

LATITUDE FINANCE AUST.. L (503946XXXXXX7103)

Open date	Status	Latest limit
28 Jun 2002	Closed (18 Nov 2025)	$0

Repayment history

	2024					2025												2026						
	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	R	R	R	R	R	R	R	R	R	R	R	R	R	R	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	28 Jun 2002	Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

LATITUDE FINANCE AUST.. L (601073XXXXXX7701)

Original credit provider: GE CAPITAL FINANCE AUST 2

Open date	Status	Latest limit
28 Jun 2002	Open	$6,000

Repayment history

	2024					2025												2026						
	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	1	2	0	0	0	1	0	0	0	0	0	0	0	0	1	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	28 Jun 2002	Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

ANZ CCR CREDIT CARDS L (456462XXXXXX9689)

Open date	Status	Latest limit
27 Apr 2021	Open	$5,000

Repayment history

	2024					2025												2026						
	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	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	27 Apr 2021		Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Not applicable for the account

Commercial Accounts

Not present on file

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