Equifax Apply One Score

Report for:	KRISTY-LEE BUGLER D.O.B. 16 February 1981 (45 years old) 17 Sandpiper CRES, Jubilee pocket QLD 4802	Data level:	Comprehensive
		Date generated:	03 Jul 2026 - 09:44
Age of file:	26 years 10 months	Transaction ID:	260703-VA077-0002Q
Permission type:	Consumer report + Commercial report	Charge Back No.:	

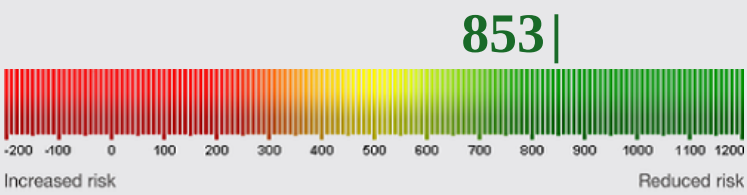
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Summary

Scores

Equifax One Score



1% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 951 | **VedaScore 1.1: 994**

Score key contributing factors

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

Stability of Residence and Employment
Residential and employment history are indicators of stability.

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	0	Financial Hardship Information (FHI)	No
Accounts	1	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	-	Disq. directorships	0

Credit enquiries & defaults

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

Data	Consumer		Commercial	
Time since last enquiry	-		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	0	-	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: - 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 (1 closed)**	-	-	-	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 (1 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	Kristy-lee Lee BUGLER		16 Aug 1999	30 Sep 2021	
	Date of birth	16 Feb 1981	16 Aug 1999	30 Sep 2021	
	Drivers licence	62953138			
	Gender	Female			
	File no.	397829011			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	17 Sandpiper CRES, Jubilee pocket QLD 4802	25 Jun 2017	30 Sep 2021	P
	27 Sunset DR, Jubilee pocket QLD 4802	29 Dec 2019	29 Dec 2019	P
	15 Catherine CRES, Jubilee pocket QLD 4802	11 Jul 2016	25 Jun 2017	P

Employer	BIG W	03 Jan 2018	03 Jan 2018	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: 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. (62116444183)

Open date	Status	Latest limit
25 Jun 2017	Closed (18 Apr 2026)	$0

Other details

ID source	Association		Account type	Relationship	Term	Loan payment method
	Latest start date	Latest cease date				
P	25 Jun 2017		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