Equifax Apply One Score

Report for:	JESSICA WYATT D.O.B. 06 June 1983 (42 years old) 288 Brazil ST, Broken hill NSW 2880	Data level:	Comprehensive
		Date generated:	03 Feb 2026 - 21:54
Age of file:	12 years 11 months	Transaction ID:	260203-VA02R-000ZB
Permission type:	Consumer report + Commercial report	Charge Back No.:	

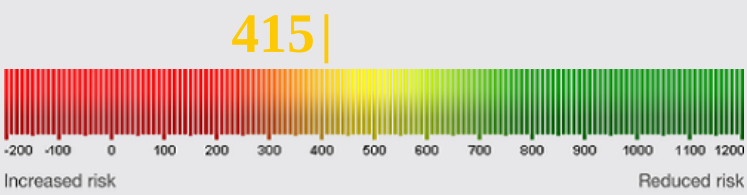
Table of Contents

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

Summary

Scores

Equifax One Score



18% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 679 | **VedaScore 1.1:** 826

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.
- **Longer Credit History**
  Longer experience with credit and lender relationships shows more responsible use of credit.
- **Lesser Type of Credit Enquiries**
  The lenders and type of credit enquiries may be an indicator of higher credit risk.
- **Unsecured Personal Loans**
  Use of unsecured personal loans may be an indicator of 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	**2**
Credit enquiries	4	Financial Hardship Information (FHI)	No
Accounts	3	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$34,152**	Disq. directorships	0

Credit enquiries & defaults

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

Data	Consumer		Commercial	
Time since last enquiry	10 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	4	$30,000	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: **2** Total limit: **$34,152** 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)**	**$34,152**	**2**	**2**	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	1 (0 closed)	$33,252	0	0	0	0
Overdraft	1 (0 closed)	$500	-	-	0	0
Equipment hire/rental	0 (0 closed)	-	-	-	0	0
Telco & Utilities	0 (0 closed)	-	-	-	-	0
BNPL accounts	1 (0 closed)	$400	2	2	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	Jessica Anne WYATT		21 Jun 2018	18 Apr 2025	07 Mar 2025
	Date of birth	06 Jun 1983	21 Jun 2018	18 Apr 2025	
	Drivers licence	21168209	21 Jun 2018	18 Apr 2025	
	Gender	Female			
	File no.	888916479			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	288 Brazil ST, Broken hill NSW 2880	10 Jun 2025	11 Jun 2025	P
	13 Goodenia CT, Voyager point NSW 2172	06 Oct 2020	18 Apr 2025	P
	99 Birdwood RD, Georges hall NSW 2198	31 Jul 2019	28 Feb 2022	P

Employer	O'BRIEN	31 Jul 2019	31 Jul 2019	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 4 Total value: $30,000

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
07 Mar 2025	WISR FINANCE PTY LTD	P	Auto Loan	$30,000	Principal (sole)	836375
31 Dec 2024	ZIPMONEY PAYMENTS P/L	P	Personal Loan (revolving)	$0	Principal (sole)	16986463
30 Oct 2024	COMMBANK STEPPAY	P	BNPL - Facility	$0	Principal (sole)	345899924 21
28 Feb 2022	TELSTRA CONSUMER	P	Telecommunications Services	$0	Principal (sole)	

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

Auto loans

Accounts: 1 Defaults: 0 Worst repayment status: 0 Accounts with FHI: 0

WISR FINANCE PTY LTD. L (836375)

Open date	Status	Latest limit
13 Mar 2025	Open	$33,252 (As of 13 Jan 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	C	C	C	C	C	C	C	C	C	C	C	C	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	13 Mar 2025		Auto Loan (Secured or Partially Secured)	Principal (1 of 1)	7 years 0 months (Fixed)	Principal and Interest in full

Overdraft

Accounts: 1 Defaults: 0 Worst repayment status: - Accounts with FHI: 0

COMMONWEALTH BANK OF AUSTRAL L (06482310547524)

Open date	Status	Latest limit
08 Feb 2013	Open	$500

Other details

ID source	Association	Latest start date	Latest cease date	Account type	Relationship	Term	Loan payment method
P		08 Feb 2013		Overdraft (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Not applicable for the account

BNPL accounts

Accounts: 1 Defaults: 0 Worst repayment status: 2 Accounts with FHI: 0

COMMONWEALTH BANK OF AUSTRAL L (548171XXXXXX2546)

Open date	Status	Latest limit
30 Oct 2024	Open	$400

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	C	C	C	C	0	0	0	0	0	0	0	1	1	0	0	1	0	1	2	P	P

Other details

ID source	Association	Latest start date	Latest cease date	Account type	Relationship	Term	Loan payment method
P		30 Oct 2024		BNPL - Facility (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	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