Equifax Apply One Score

Report for:	KENNETH WHITE D.O.B. 15 June 1984 (41 years old) 13 Goodenia CT, Voyager point NSW 2172	Data level:	Comprehensive
		Date generated:	03 Feb 2026 - 21:52
Age of file:	22 years 8 months	Transaction ID:	260203-VA02W-00101
Permission type:	Consumer report + Commercial report	Charge Back No.:	

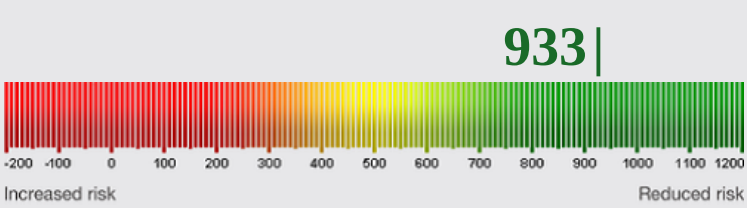
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Summary

Scores

Equifax One Score



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

Comprehensive Score: 775 | **VedaScore 1.1:** 803

Score key contributing factors

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

Buy Now Pay Later Credit Enquiries
Use of Buy Now Pay Later facilities may be an indicator of higher credit risk.

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

Existing Mortgages or Applications
Having Residential Mortgage accounts and/or enquiries 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	**0**
Credit enquiries	4	Financial Hardship Information (FHI)	No
Accounts	2	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$135,992**	Disq. directorships	0

Credit enquiries & defaults

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

Data	Consumer		Commercial	
Time since last enquiry	1 year 0 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	4	$110,469	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: 2 Worst RHI status last 24m: **0** Total limit: **$135,992** 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	**2 (0 closed)**	**$135,992**	**0**	**0**	0	0
Real estate mortgages	1 (0 closed)	$66,724	0	0	0	0
Personal loans	0 (0 closed)	-	-	-	0	0
Credit & charge cards	0 (0 closed)	-	-	-	0	0
Auto loans	1 (0 closed)	$69,268	0	0	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	Kenneth George WHITE		13 May 2003	16 Jan 2025	16 Jan 2025
	Date of birth	15 Jun 1984	13 May 2003	16 Jan 2025	
	Drivers licence	13767694		01 Jul 2024	
	Gender	Male			
	File no.	490617703			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	13 Goodenia CT, Voyager point NSW 2172	15 Dec 2020	16 Jan 2025	P
	99 Birdwood RD, Georges hall NSW 2198	06 Feb 2020	06 Aug 2021	P
	132 Slade RD, Bardwell park NSW 2207	21 Jan 2019	10 Feb 2020	P

Employer	JOHN HOLLAND PTY LTD	07 May 2020	07 May 2020	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 4 Total value: $110,469

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
16 Jan 2025	ZIPPLUS	P	Credit Card	$0	Principal (sole)	17048722
01 Jul 2024	VETPAY P/L	P	Personal Loan (revolving)	$500	Principal (sole)	524023
06 Apr 2024	TAURUS MOTOR FINANCE	P	Auto Loan	$109,969	Principal (sole)	14681100
21 Jan 2023	ZIPPAY	P	Personal Loan (revolving)	$0	Principal (sole)	13695704

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

Real estate mortgages

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

ANZ CCR HOME LOANS L **(393585336)**

Open date	Status	Latest limit
05 Nov 2014	Open	$66,724 (As of 31 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	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	05 Nov 2014		Real Property Mortgage (Secured or Partially Secured)	Principal (1 of 1)	29 years 11 months (Fixed)	Principal and Interest in full

Auto loans

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

TAURUS FINANCE HOLDINGS L (14681100)

Open date	Status	Latest limit
04 May 2024	Open	$69,268 (As of 23 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	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	04 May 2024		Auto Loan (Secured or Partially Secured)	Principal (1 of 1)	5 years 0 months (Fixed)	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