Equifax Apply One Score

Report for:	YOAKIM PASTRIKOS D.O.B. 30 January 1970 (56 years old) 10 Ashwin Gillen NT 0870	Data level:	Comprehensive
		Date generated:	08 May 2026 - 11:07
Age of file:	36 years 7 months	Transaction ID:	260508-VA05K-0006I
Permission type:	Consumer report + Commercial report	Charge Back No.:	

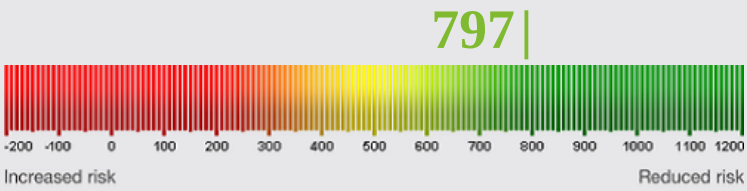
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Summary

Scores

Equifax One Score



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

Comprehensive Score: 790 | **VedaScore 1.1:** 884

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.

Fewer Personal Loan Enquiries
Infrequent application for personal loan credit is an indicator of stability and responsible use of credit.

Few Telco Credit Enquiries
Infrequent applications for telco facilities is an indicator of lower 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	-
Credit enquiries	6	Financial Hardship Information (FHI)	No
Accounts	0	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	-	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 6 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	2 years 8 months		-	
	Number	Total	Number	Total
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	6	$1,171,820	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: 0 Worst RHI status last 24m: - Total limit: - FHI: No

Not present on file

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	Yoakim PASTRIKOS		01 Oct 1989	09 Aug 2023	09 Aug 2023
	Date of birth	30 Jan 1970	01 Oct 1989	09 Aug 2023	
	Drivers licence	962126	18 Mar 2015	08 Nov 2022	
	Gender	Male			
	File no.	126952			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	10 Ashwin Gillen NT 0870	09 Aug 2023	09 Aug 2023	P
	Scheelite cres, 28 Scheelite CRES, Tennant creek NT 0860	19 May 2020	09 Aug 2023	P
	40 Kakadu CRES, Gunn NT 0832	09 Nov 2019	18 Oct 2022	P
Employer	REVOVATIONS AND REPAIRS	03 Jun 2020	03 Jun 2020	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 6 Total value: $1,171,820

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
09 Aug 2023	AUST ALLIANCE AUTO FINANCE*	P	Auto Loan	$38,131	Principal (sole)	AP-1259695
08 Nov 2022	SECURE FUNDING PTY LTD	P	Auto Loan	$100,535	Principal (sole)	4053775
18 Oct 2022	DEALER MOTOR FINANCE AUST	P	Personal Loan (fixed term)	$106,174	Principal (sole)	234904
23 Aug 2021	AUST CENTRAL CREDIT UNION LT	P	Real Property Mortgage	$89,220	Principal (sole)	600326586
19 Aug 2021	AUST CENTRAL CREDIT UNION LT	P	Real Property Mortgage	$418,880	Principal (sole)	600326586
06 Aug 2021	AUST CENTRAL CREDIT UNION LT	P	Real Property Mortgage	$418,880	Principal (sole)	600326586

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

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