Equifax Apply One Score

Report for:	FRANCES DEWSON D.O.B. 08 May 1978 (48 years old) 165 Hill ST, Muswellbrook NSW 2333	Data level:	Comprehensive
		Date generated:	13 Jun 2026 - 05:04
Age of file:	29 years 7 months	Transaction ID:	260613-VA06Q-00003
Permission type:	Consumer report + Commercial report	Charge Back No.:	

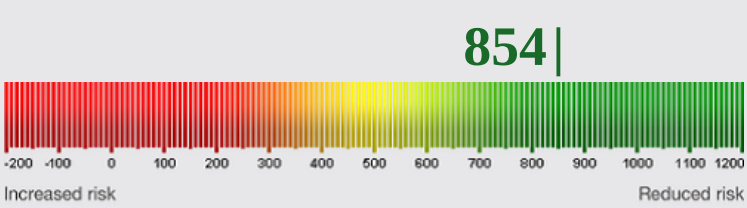
Table of Contents

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

Summary

Scores

Equifax One Score



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

Comprehensive Score: 929 | **VedaScore 1.1: 915**

Score key contributing factors

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

Lesser Type of Credit Enquiries
The lenders and type of credit enquiries may be an indicator of higher credit risk.

Longer Credit History
Longer experience with credit and lender relationships shows more responsible use of credit.

Infrequent Credit Enquiries
Infrequent applications for credit is an indicator of stability and may indicate 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	**0**
Credit enquiries	2	Financial Hardship Information (FHI)	No
Accounts	1	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$2,000**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 2 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	2 years 0 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	2	$34,015	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: **0** Total limit: **$2,000** 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 (0 closed)**	**$2,000**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	0 (0 closed)	-	-	-	0	0
Credit & charge cards	1 (0 closed)	$2,000	0	0	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	Frances Lee DEWSON		07 Nov 1996	17 Nov 2025	20 May 2024
	Date of birth	08 May 1978	07 Nov 1996	17 Nov 2025	
	Drivers licence	11993208		17 Nov 2025	
	Gender	Female			
	File no.	311904844			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	165 Hill ST, Muswellbrook NSW 2333	13 Aug 2021	17 Nov 2025	P
	29 Wade ST, Carrathool NSW 2711	04 Jul 2018	17 Nov 2025	P
	17 Jeans ST, Muswellbrook NSW 2333	19 May 2020	13 Aug 2021	P

Employer	MUSWELLBROOK RSL SUB-BRANCH CLUB LT	20 May 2024	22 May 2024	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 2 Total value: $34,015

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
20 May 2024	ANGLE AUTO FINANCE	P	Auto Loan	$34,015	Principal (sole)	10809142
17 May 2022	ZIPPAY	P	Personal Loan (revolving)	$0	Principal (sole)	12344241

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

Credit & charge cards

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

ANZ CCR CREDIT CARDS L (456462XXXXXX6659)

Open date	Status	Latest limit
23 Jan 2001	Open	$2,000

Repayment history

	2024						2025												2026					
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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	23 Jan 2001		Credit Card (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