Equifax Apply One Score

Report for:	LENARD CARVELL D.O.B. 07 July 1977 (48 years old) 165 Hill ST, Muswellbrook NSW 2333	Data level:	Comprehensive
		Date generated:	13 Jun 2026 - 05:03
Age of file:	30 years 2 months	Transaction ID:	260613-VA06O-00003
Permission type:	Consumer report + Commercial report	Charge Back No.:	

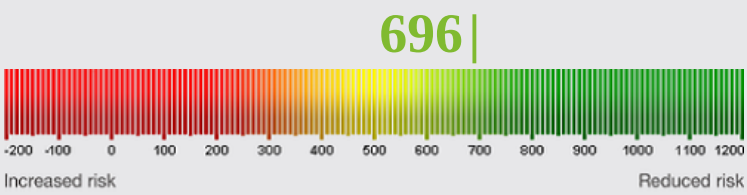
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Summary

Scores

Equifax One Score



3% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 794 | **VedaScore 1.1:** 791

Score key contributing factors

The Nature and Frequency of Applications for Credit
Unsecured credit application(s) in the past or frequent applications in a short period through several lenders may be an indicator of higher credit risk.

Strong Credit History
Having no arrears or defaults demonstrates better 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.

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	7	Financial Hardship Information (FHI)	No
Accounts	3	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$35,639**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 7 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	8 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	7	$91,141	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: **0** Total limit: **$35,639** 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)**	**$35,639**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	1 (0 closed)	$19,707	0	0	0	0
Credit & charge cards	1 (0 closed)	$5,000	0	0	0	0
Auto loans	1 (0 closed)	$10,932	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	Lenard William CARVELL		21 Mar 1996	17 Nov 2025	20 Sep 2025
	Date of birth	07 Jul 1977	21 Mar 1996	17 Nov 2025	
	Drivers licence	11919850		17 Nov 2025	
	Gender	Male			
	File no.	293510235			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	165 Hill ST, Muswellbrook NSW 2333	17 Aug 2021	17 Nov 2025	P
	29 Wade ST, Carrathool NSW 2711	04 Apr 2018	17 Nov 2025	P
	17 Jeans ST, Muswellbrook NSW 2333	11 Jun 2020	09 Mar 2024	P

Employer	THIESS	04 Mar 2024	14 Aug 2025	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 7 Total value: $91,141

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
20 Sep 2025	IPF DIGITAL AUSTRALIA PL	P	Personal Loan (revolving)	$0	Principal (sole)	
14 Aug 2025	CREDIT CORP FIN SERVICES	P	Personal Loan (revolving)	$0	Principal (sole)	15255874
20 Mar 2025	ANZ CCR PERSONAL LOANS	P	Personal Loan (fixed term)	$22,126	Principal (sole)	0000130963020
20 May 2024	ANGLE AUTO FINANCE	P	Auto Loan	$34,015	Principal (joint)	10809142
04 Mar 2024	ANZ CCR PERSONAL LOANS	P	Personal Loan (fixed term)	$10,000	Principal (sole)	0000130814292
01 Feb 2023	CREDIT CORP FIN SERVICES	P	Personal Loan (revolving)	$0	Principal (sole)	13768060
29 Aug 2021	PLENTI FINANCE PTY LIMITED	P	Auto Loan	$25,000	Principal (sole)	LC38185013

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

Personal loans

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

ANZ CCR PERSONAL LOANS L (733541496)

Open date	Status	Latest limit
07 Mar 2024	Open	$19,707 (As of 01 Jun 2026)

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	07 Mar 2024		Personal Loan (fixed term)	Principal (1 of 1)	8 years 0 months (Fixed)	Principal and Interest in full

(Unsecured)

Credit & charge cards

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

NATIONAL AUSTRALIA BANK AU L (455702XXXXXX2841)

Open date	Status	Latest limit
27 Oct 2006	Open	$5,000 (As of 05 Aug 2019)

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	27 Oct 2006		Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

Auto loans

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

PLENTI RE LIMITED. L (H915289459194)

Open date	Status	Latest limit
31 Aug 2021	Open	$10,932 (As of 21 May 2026)

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	P	P

Other details

ID source	Association		Account type	Relationship	Term	Loan payment method
	Latest start date	Latest cease date				
P	31 Aug 2021		Auto Loan (Secured or Partially Secured)	Principal (1 of 1)	7 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