Equifax Apply One Score

Report for:	KARYN PAGET D.O.B. 14 September 1970 (56 years old) 9 Ulva AVE, Warradale SA 5046	Data level:	Comprehensive
		Date generated:	14 Sep 2026 - 12:18
Age of file:	37 years 7 months	Transaction ID:	260914-VA09D-000CU
Permission type:	Consumer report + Commercial report	Charge Back No.:	

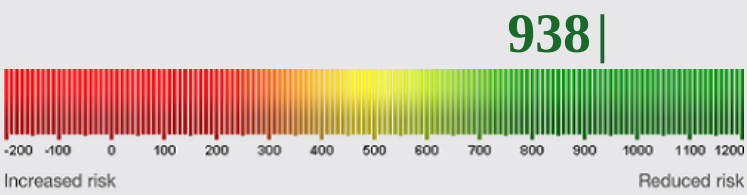
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Summary

Scores

Equifax One Score



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

Comprehensive Score: 834 | **VedaScore 1.1: 777**

Score key contributing factors

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

Existing Mortgages or Applications
Having Residential Mortgage accounts and/or enquiries is an indicator of stability and responsible use of credit.

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.

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

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	8	Financial Hardship Information (FHI)	No
Accounts	4	Insolvencies & Actions	0
Defaults	0	Business relationships	2
Total limit	**$15,000**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 8 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	3 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	8	$418,704	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: 4 Worst RHI status last 24m: **0** Total limit: **$15,000** 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	**4 (0 closed)**	**$15,000**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	0 (0 closed)	-	-	-	0	0
Credit & charge cards	2 (0 closed)	$15,000	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	2 (0 closed)	$0	-	-	-	0
BNPL accounts	0 (0 closed)	-	-	-	0	0

Business relationships

No. of relationships: 2 Disqualified directorships: 0

Data	No. of relationships
Current directorships	2
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	Karyn Marie PAGET		01 Feb 1989	02 Jun 2026	02 Jun 2026
	Date of birth	14 Sep 1970	01 Feb 1989	02 Jun 2026	
	Drivers licence	F73450		01 Oct 2021	
	Gender	Female			
	File no.	117519228			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	9 Ulva AVE, Warradale SA 5046	12 May 2015	02 Jun 2026	P
	47 Lewis ST, South brighton SA 5048	24 May 2011	25 Jan 2022	P
	44 Main ST, Hahndorf SA 5245	01 Oct 1996	31 Jul 2011	P

Employer	FLINDERS MEDICAL CENTRE	22 Dec 2016	01 Jul 2024	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 8 Total value: $418,704

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
02 Jun 2026	MORTGAGE EZY.	P	Real Property Mortgage	$375,000	Guarantor	85302
17 Jul 2025	PPC PAY IN 4	P	BNPL - Transaction	$0	Principal (sole)	
31 Jan 2025	CREDIT CORP FIN SERVICES	P	Personal Loan (revolving)	$0	Principal (sole)	14973996
12 Dec 2024	AUST ALLIANCE AUTO FINANCE*	P	Auto Loan	$43,704	Principal (sole)	AP-1689667
01 Jul 2024	CREDIT CORP FIN SERVICES	P	Personal Loan (revolving)	$0	Principal (sole)	14618024
28 Feb 2023	PPC PAY IN 4	P	BNPL - Transaction	$0	Principal (sole)	
09 Nov 2022	PPC PAY IN 4	P	BNPL - Transaction	$0	Principal (sole)	
25 Jan 2022	CREDIT CORP FIN SERVICES	P	Personal Loan (revolving)	$0	Principal (sole)	13146589

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

NATIONAL AUSTRALIA BANK AU L (455702XXXXXX9744)

Open date	Status	Latest limit
28 Apr 2003	Open	$5,000

Repayment history

	2024			2025										2026										
	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
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	28 Apr 2003		Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

LATITUDE FINANCE AUST.. L (521894XXXXXX5994)

Open date	Status	Latest limit
04 Apr 2017	Open	$10,000

Repayment history

	2024			2025										2026										
	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
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	04 Apr 2017		Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

Telecommunications & Utilities

Accounts: 2 Defaults: 0

OPTUS FINANCIAL SERVICES. (62191143247)

Open date	Status	Latest limit
22 Dec 2016	Open	$0

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method

	Latest start date	Latest cease date				
P	22 Dec 2016		Telecommunications Services (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Not applicable for the account

OPTUS FINANCIAL SERVICES. (62351913496)

Open date	Status	Latest limit
24 Nov 2022	Open	$0

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method

	Latest start date	Latest cease date				
P	24 Nov 2022		Telecommunications Services (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: 2

KAZKAR SUPERFUND PROP P/L

Data	Detail
Company Status	Registered
Australian Company Number	696594251
Australian Business Number	
Appointment date	26 Mar 2026
File Number	88665931
ASIC extract date & time [1]	02 Jun 2026 - 16:29
Last ASIC update & time [2]	
ID source	P

1. Details were sourced from ASIC's Business Names Record on the give date & time.
2. Updates to the Business Name, Business Registration Number & Business Registration State sources from ASIC on the given date & time.

KAZKAR SUPERFUND P/L

Data	Detail
Company Status	Registered
Australian Company Number	692688387
Australian Business Number	
Appointment date	10 Nov 2025
File Number	57658188
ASIC extract date & time [1]	02 Jun 2026 - 16:28
Last ASIC update & time [2]	
ID source	P

1. Details were sourced from ASIC's Business Names Record on the give date & time.
2. Updates to the Business Name, Business Registration Number & Business Registration State sources from ASIC on the given date & time.

Previous directorships

Total number: 0

Not present on file

Disqualified directorships

Total number: 0

Not present on file