Equifax Apply One Score

Report for:	CHRISTINA SMITH (+ 1 cross-reference) D.O.B. 09 June 1970 (56 years old) 12 Eastcott ST, Waroona WA 6215	Data level:	Comprehensive
		Date generated:	26 Jul 2026 - 10:36
Age of file:	36 years 1 months	Transaction ID:	260726-VA07V-0000S
Permission type:	Consumer report	Charge Back No.:	

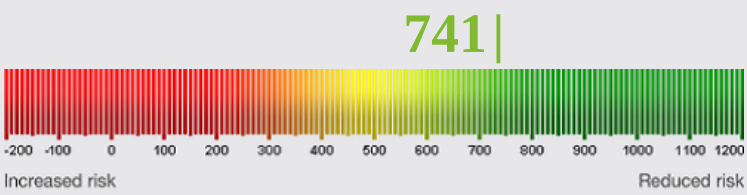
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Summary

Scores

Equifax One Score



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

Comprehensive Score: 771 | **VedaScore 1.1:** 807

Score key contributing factors

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

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.

Credit Cards Closed
Closure of Credit Card accounts may show more responsible use of credit.

Longer Credit History
Longer experience with credit and lender relationships shows more 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	6	Financial Hardship Information (FHI)	No
Accounts	4	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$9,428**	Disq. directorships	0

Credit enquiries & defaults

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

Data	Consumer

Time since last enquiry	7 months
	Number	**Total**
Enquiries in the last 3 months	0	-
Enquiries in the last 5 years	6	$49,661
Defaults	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: **$9,428** 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 (1 closed)**	**$9,428**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	1 (0 closed)	$5,610	0	0	0	0
Credit & charge cards	2 (1 closed)	$3,000	0	0	0	0
Auto loans	1 (0 closed)	$818	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: 2

ID source	Names		First reported date	Last reported date	Last credit enquiry
Primary					
P	Christina Gaye SMITH		06 Mar 2021	02 Apr 2026	08 Dec 2025
	Date of birth	09 Jun 1970	06 Mar 2021	02 Apr 2026	
	Drivers licence	3491828	06 Mar 2021	24 Feb 2023	
	Gender	Female			
	File no.	942544094			
Cross references					
X1	Christina Gaye SCHERER		01 Jun 1990	14 Feb 2023	14 Feb 2023
	Date of birth	09 Jun 1970	01 Jun 1990	14 Feb 2023	

Drivers licence	3491828	14 Feb 2023
Gender	Female	

ID Data	Details	First reported date	Last reported date	ID source
Addresses	12 Eastcott ST, Waroona WA 6215	04 Jun 2026	04 Jun 2026	X1
	8 Kitcher PDE, Mckail WA 6330	22 Mar 2019	09 Apr 2026	P, X1
	49 Butts RD, Yakamia WA 6330	08 Jul 2017	06 May 2020	X1
Employer	ALBANY COMMUNITY CARE CENTRE	02 Aug 2021	06 Sep 2021	X1

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 6 Total value: $49,661

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
08 Dec 2025	ZIPMONEY PAYMENTS P/L	P	Personal Loan (revolving)	$0	Principal (sole)	18500777
13 Nov 2025	WISR FINANCE PTY LTD	P	Personal Loan (fixed term)	$20,000	Principal (sole)	976606
12 Sep 2024	ZIPPLUS	P	Credit Card	$0	Principal (sole)	16447501
25 Jun 2023	LATITUDE PERSONAL LOAN NEWSL	P	Personal Loan (fixed term)	$10,000	Principal (sole)	APP-0000238727
14 Feb 2023	LATITUDE FINANCE AUST*	X1	Credit Card	$0	Principal (sole)	
06 Sep 2021	BOQ CREDIT PTY LTD	X1	Auto Loan	$19,661	Principal (sole)	LMS-535143

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

LATITUDE PERSONAL FINANCEPL* L (LAI00120194)

Open date	Status	Latest limit
05 Jul 2023	Open	$5,610 (As of 02 Jun 2026)

Repayment history

	2024					2025												2026						
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
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 Jul 2023	Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	4 years 11 months (Fixed)	Principal and Interest in full

Credit & charge cards

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

BANKWEST CC. L (543568XXXXXX4618)

Open date	Status	Latest limit
28 Aug 2017	Open	$3,000

Repayment history

	2024					2025												2026						
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
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				
X1	28 Aug 2017	Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

LATITUDE FINANCE AUST.. L (521893XXXXXX6855)

Open date	Status	Latest limit
14 Feb 2023	Closed (05 Aug 2025)	$1,500

Repayment history

	2024					2025												2026						
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
RHI	0	0	0	0	0	0	0	0	0	0	0	0	0	C	C	C	C	C	C	C	C	C	C	C

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / Latest cease date				
P	14 Feb 2023	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

BOQ FINANCE PROD L (8040025956000)

Open date	Status	Latest limit
06 Sep 2021	Open	$818 (As of 09 Jul 2026)

Repayment history

	2024					2025												2026						
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
RHI	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	0	0	0	0	0

Other details

ID source	Association		Account type	Relationship	Term	Loan payment method
	Latest start date	**Latest cease date**				
P	06 Sep 2021		Auto Loan (Secured or Partially Secured)	Principal (1 of 2)	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