Equifax Apply One Score

Report for:	DEBBRA SMITH D.O.B. 16 January 1972 (54 years old) 8 Cleave CL, Mckail WA 6330	Data level:	Comprehensive
		Date generated:	26 Jul 2026 - 10:36
Age of file:	36 years 2 months	Transaction ID:	260726-VA07U-00014
Permission type:	Consumer report	Charge Back No.:	

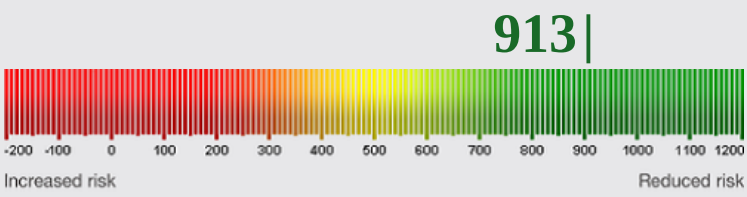
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Summary

Scores

Equifax One Score



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

Comprehensive Score: 887 | **VedaScore 1.1: 935**

Score key contributing factors

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

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

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	3	Financial Hardship Information (FHI)	No
Accounts	2	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$5,818**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 3 No. of defaults: 0

Data	Consumer

Time since last enquiry	1 year 4 months
	Number	**Total**
Enquiries in the last 3 months	0	-
Enquiries in the last 5 years	3	$70,896
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: 2 Worst RHI status last 24m: **0** Total limit: **$5,818** 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	**2 (0 closed)**	**$5,818**	**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)	$5,000	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: 1

ID source	Names		First reported date	Last reported date	Last credit enquiry
Primary					
P	Debbra Anne SMITH		01 May 1990	02 Apr 2026	18 Mar 2025
	Date of birth	16 Jan 1972	01 May 1990	02 Apr 2026	
	Drivers licence	3621658		06 Sep 2021	
	Gender	Female			
	File no.	60392602			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	8 Cleave CL, Mckail WA 6330	01 Dec 2014	09 Apr 2026	P
	49 Butts RD, Yakamia WA 6330	10 Aug 2017	23 Oct 2019	P
	10 Butts RD, Yakamia WA 6330	21 Aug 2009	02 Jun 2015	P

Employer	DEPARTMENT OF JUSTICE	22 Aug 2018	21 Jun 2024	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 3 Total value: $70,896

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
18 Mar 2025	AUST ALLIANCE AUTO FINANCE*	P	Auto Loan	$51,235	Principal (sole)	AP-1806040
21 Jun 2024	BANK OF WESTERN AUSTRALIA	P	Credit Card	$0	Principal (sole)	13529100-6051
06 Sep 2021	BOQ CREDIT PTY LTD	P	Auto Loan	$19,661	Principal (joint)	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

Credit & charge cards

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

BANKWEST CC. L **(543568XXXXXX4269)**

Open date	Status	Latest limit
12 Jan 2018	Open	$5,000 (As of 03 Jul 2024)

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				
P	12 Jan 2018		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