Equifax Apply One Score

Report for:	COLIN MITCHELL D.O.B. 04 March 1964 (62 years old) 82 Snowy Benalla VIC 3672	Data level:	Comprehensive
		Date generated:	15 May 2026 - 06:07
Age of file:	41 years 11 months	Transaction ID:	260515-VA05P-0000B
Permission type:	Consumer report + Commercial report	Charge Back No.:	

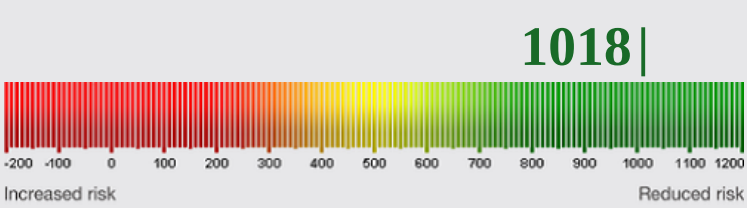
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Summary

Scores

Equifax One Score



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

Comprehensive Score: 1125 | **VedaScore 1.1: 994**

Score key contributing factors

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

Infrequent Credit Enquiries
Infrequent applications for credit is an indicator of stability and may indicate lower credit risk.

Better Type of Credit Enquiries
The lenders and type of credit applied for show more responsible use of credit.

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	0	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: 0 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	-		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	0	-	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	Colin Mark MITCHELL		01 Jun 1984	25 Nov 2022	
	Date of birth	04 Mar 1964	01 Jun 1984	25 Nov 2022	
	Drivers licence	032452879	26 Jun 2018	21 Jul 2022	
	Gender	Male			
	File no.	35135323			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	82 Snowy Benalla VIC 3672	19 Nov 2024	19 Nov 2024	P
	15 Manley RD, Devenish VIC 3726	09 Dec 2019	19 Nov 2024	P
	283 Baddaginnie warrenbayne RD, Baddaginnie VIC 3670	14 Jul 2015	25 Nov 2022	P

Employer	DUNSTANS FORESTRY PTY LTD	17 Mar 2021	17 Mar 2021	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 0 Total value: $0

Not present on file

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 (456462XXXXXX9220)

Open date	Status	Latest limit
22 Apr 2010	Open	$2,000

Repayment history

	2024							2025												2026				
	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
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	22 Apr 2010		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