Equifax Apply One Score

Report for:	SHARON CLAPHAN (+ 1 cross-reference) D.O.B. 15 October 1964 (61 years old) 82 Snowy LANE, Benalla VIC 3672	Data level:	Comprehensive
		Date generated:	15 May 2026 - 06:05
Age of file:	29 years 2 months	Transaction ID:	260515-VA05N-0000D
Permission type:	Consumer report + Commercial report	Charge Back No.:	

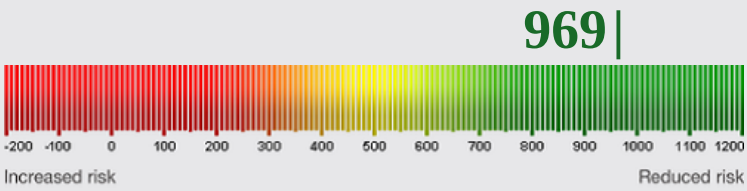
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Summary

Scores

Equifax One Score



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

Comprehensive Score: 1068 | **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.

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.

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	1	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: 1 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	1 year 6 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	1	-	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: 2

ID source	Names		First reported date	Last reported date	Last credit enquiry
Primary					
P	Sharon CLAPHAN		01 Mar 1997	25 Oct 2024	25 Oct 2024
	Date of birth	15 Oct 1964	01 Mar 1997	25 Oct 2024	
	Drivers licence	044558860	18 Oct 2019	25 Oct 2024	
	Gender	Female			
	File no.	320742447			
Cross references					
X1	Sharon CALLAWAY		22 Jul 2010		
	Date of birth	15 Oct 1964	22 Jul 2010	22 Jul 2010	

	Drivers licence			
	Gender	Female		

ID Data	Details	First reported date	Last reported date	ID source
Addresses	82 Snowy LANE, Benalla VIC 3672	25 Oct 2024	03 Dec 2024	P
	15 Manley RD, Devenish VIC 3726	18 Dec 2019	03 Dec 2024	P
	36 Grant ST, Mangalore VIC 3663	18 Oct 2019	03 Feb 2020	P
Employer	COMMUNITY ACCESSABILITY INCORPORATE	06 Jan 2021	06 Jan 2021	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 1 Total value: $0

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
25 Oct 2024	ENGIE VIC	P	Utilities	$0	Principal (sole)	58015445

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

NATIONAL AUSTRALIA BANK AU L (455702XXXXXX5903)

Open date	Status	Latest limit
10 Jan 2017	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	10 Jan 2017		Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	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