Equifax Apply One Score

Report for:	MICHELLE BOYCE (+ 2 cross-references) D.O.B. 21 January 1978 (48 years old) Cordoba manors, 50/480 Christine AVE, Robina QLD 4226	Data level:	Comprehensive
		Date generated:	31 May 2026 - 16:22
Age of file:	29 years 10 months	Transaction ID:	260531-VA05V-0001H
Permission type:	Consumer report + Commercial report	Charge Back No.:	

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Summary

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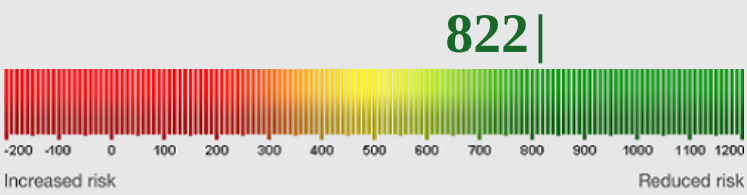
Equifax One Score



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

Comprehensive Score: 670 | **VedaScore 1.1:** 846

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	12	Financial Hardship Information (FHI)	No
Accounts	3	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$500**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 12 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	1 year 7 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	12	$29,500	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: 3 Worst RHI status last 24m: **0** Total limit: **$500** 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	**3 (1 closed)**	**$500**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	0 (0 closed)	-	-	-	0	0
Credit & charge cards	1 (1 closed)	-	-	0	0	0
Auto loans	0 (0 closed)	-	-	-	0	0
Overdraft	1 (0 closed)	$500	0	0	0	0
Equipment hire/rental	0 (0 closed)	-	-	-	0	0
Telco & Utilities	1 (0 closed)	$0	-	-	-	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: 3

ID source	Names		First reported date	Last reported date	Last credit enquiry
Primary					
P	Michelle Louise BOYCE		13 Feb 2002	14 Oct 2024	14 Oct 2024
	Date of birth	21 Jan 1978	13 Feb 2002	14 Oct 2024	
	Drivers licence	085354072	16 Feb 2015	05 May 2024	
	Gender	Female			
	File no.	459725140			
Cross references					
X1	Michelle Louise THOMPSON		11 Jul 1996		
	Date of birth	21 Jan 1978	11 Jul 1996	11 Jul 1996	

	Drivers licence	53532174		
	Gender	Female		
X2	Michelle LOUISE		06 Feb 2002	
	Date of birth	21 Jan 1978	06 Feb 2002	06 Feb 2002
	Drivers licence	53532174		
	Gender	Female		

ID Data	Details	First reported date	Last reported date	ID source
Addresses	Cordoba manors, 50/480 Christine AVE, Robina QLD 4226	13 May 2026	25 May 2026	P
	9 Breakwater RIDE, Robina QLD 4226	05 May 2024	15 May 2026	P
	27 Mcleod ST, Highland park QLD 4211	01 Jun 2023	28 Aug 2025	P
Employer	MECURE HOTELS	17 Oct 2021	01 Jun 2023	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 12 Total value: $29,500

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
14 Oct 2024	PPC PAY IN 4	P	BNPL - Transaction	$0	Principal (sole)	
05 May 2024	ENERGYAUSTRALIA PTY LTD	P	Utilities	$0	Principal (sole)	
24 Jan 2024	AGL ENGY SALES & MKTG LTD	P	Utilities	$0	Principal (sole)	
01 Jun 2023	PEPPER MONEY PERSONAL LOANS	P	Personal Loan (fixed term)	$7,000	Principal (sole)	21014409
01 Jun 2023	SIMPLY ENERGY VIC	P	Utilities	$0	Principal (sole)	48068043
20 Jan 2023	IPF DIGITAL AUSTRALIA PL	P	Personal Loan (revolving)	$0	Principal (sole)	
10 Oct 2022	OPENPAY	P	Personal Loan (revolving)	$3,100	Principal (sole)	1-1640949
07 Jul 2022	AGL ENGY SALES & MKTG LTD	P	Utilities	$0	Principal (sole)	
25 May 2022	PPC PAY IN 4	P	BNPL - Transaction	$0	Principal (sole)	
14 Dec 2021	CREDIT CORP FIN SERVICES	P	Personal Loan (revolving)	$3,000	Principal (sole)	13059785
17 Oct 2021	PEPPER MONEY PERSONAL LOANS	P	Personal Loan (fixed term)	$15,000	Principal (sole)	2907603
15 Jul 2021	PAYRIGHT	P	Personal Loan (revolving)	$1,400	Principal (sole)	C123317001

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 (456462XXXXXX2450)

Open date	Status	Latest limit
30 Jan 2008	Closed (17 Jul 2025)	$1,500

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	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	30 Jan 2008	Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Not applicable for the account

Overdraft

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

ANZ CCR OVERDRAFTS L (485800443F0001)

Open date	Status	Latest limit
11 Apr 2008	Open	$500

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	11 Apr 2008	Overdraft (Unsecured)	Principal (1 of 2)	Ongoing or unspecified (Revolving)	Not applicable for the account

Telecommunications & Utilities

Accounts: 1 Defaults: 0

OPTUS FINANCIAL SERVICES. (62343936787)

Open date	Status	Latest limit
27 May 2022	Open	$0

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / **Latest cease date**				
P	27 May 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: 0

Not present on file

Previous directorships

Total number: 0

Not present on file

Disqualified directorships

Total number: 0

Not present on file