Equifax Apply One Score

Report for:	SCOTT BOYCE D.O.B. 30 June 1978 (48 years old) 9 Breakwater RD, Robina QLD 4226	Data level:	Comprehensive
		Date generated:	23 Jul 2026 - 15:31
Age of file:	30 years 7 months	Transaction ID:	260723-VA07N-000KT
Permission type:	Consumer report + Commercial report	Charge Back No.:	

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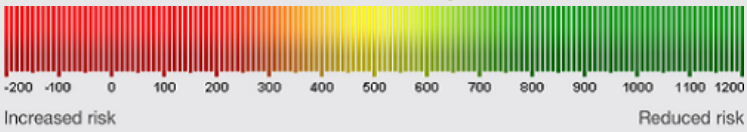
Summary

Scores

Equifax One Score

651



4% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 778 | **VedaScore 1.1:** 841

Score key contributing factors

Short Term Credit Enquiries
Use of shorter term low value credit facilities is often an indicator of higher credit risk.

Having Accounts with Overdue Payments
Accounts in arrears can indicate higher credit risk.

Longer Credit History
Longer experience with credit and lender relationships shows more responsible use of credit.

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.

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	**1**
Credit enquiries	13	Financial Hardship Information (FHI)	No
Accounts	3	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$51,734**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 13 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	2 years 3 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	13	$238,752	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: **1** Total limit: **$51,734** 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 (0 closed)**	**$51,734**	**0**	**1**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	0 (0 closed)	-	-	-	0	0
Credit & charge cards	1 (0 closed)	$22,100	-	1	0	0
Auto loans	1 (0 closed)	$29,134	0	0	0	0
Overdraft	1 (0 closed)	$500	0	0	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	Scott BOYCE		24 Nov 1995	12 Jun 2024	10 Apr 2024
	Date of birth	30 Jun 1978	24 Nov 1995	12 Jun 2024	
	Drivers licence	013305156		12 Jun 2024	
	Gender	Male			
	File no.	284356866			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	9 Breakwater RD, Robina QLD 4226	12 Jun 2024	16 Jan 2026	P
	27 Mcleod ST, Highland park QLD 4211	24 Aug 2023	18 Jul 2025	P
	40 Kulgun CRES, Kelso QLD 4815	16 Feb 2015	09 Feb 2024	P

Employer	CPB	29 Aug 2023	29 Aug 2023	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 13 Total value: $238,752

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
10 Apr 2024	AMERICAN EXP NEW ACCTS NSW*	P	Credit Card	$0	Principal (sole)	
30 Dec 2023	ZIPMONEY PAYMENTS P/L	P	Personal Loan (revolving)	$0	Principal (sole)	15460419
30 Aug 2023	LIBERTY FINANCIAL PTY.LTD	P	Auto Loan	$51,995	Principal (sole)	4363470
29 Aug 2023	MACQUARIE AF ACD	P	Personal Loan (fixed term)	$48,250	Principal (sole)	ILN8870954
29 Aug 2023	NOW_FIN AUTO CONS	P	Auto Loan	$50,000	Principal (sole)	11035829
24 Aug 2023	PEPPER ASSET FINANCE*	P	Auto Loan	$48,507	Principal (sole)	A-1241308
01 Jun 2023	PEPPER MONEY PERSONAL LOANS	P	Personal Loan (fixed term)	$7,000	Principal (sole)	11014409
01 Jun 2023	SAFE FINANCE P/L	P	Personal Loan (fixed term)	$3,500	Principal (sole)	1841052
31 Aug 2022	ENERGYAUSTRALIA PTY LTD	P	Utilities	$0	Principal (sole)	
05 Jul 2022	APS BENEFITS GROUP LTD	P	Personal Loan (revolving)	$8,000	Principal (sole)	
15 May 2022	MONEYME	P	Personal Loan (fixed term)	$6,500	Principal (sole)	10001651948
14 Apr 2022	PPC PAY IN 4	P	BNPL - Transaction	$0	Principal (sole)	
17 Oct 2021	PEPPER MONEY PERSONAL LOANS	P	Personal Loan (fixed term)	$15,000	Principal (sole)	1907603

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: 1 Accounts with FHI: 0

PARTNER NAB LTD L **(101401XXXXXX2140)**

Original credit provider: PARTNER NAB LTD UNSEC (Transfer date: 22 Nov 2025)

Open date	Status	Latest limit
02 May 2024	Open	$22,100

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	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	T

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / Latest cease date				
P	02 May 2024	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

LIBERTY FINANCIAL L (4363470)

Open date	Status	Latest limit
08 Sep 2023	Open	$29,134 (As of 26 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	0	P

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / Latest cease date				
P	08 Sep 2023	Auto Loan (Secured or Partially Secured)	Principal (1 of 1)	5 years 0 months (Fixed)	Principal and Interest in full

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						
	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	11 Apr 2008	Overdraft (Unsecured)	Principal (1 of 2)	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