Equifax Apply One Score

Report for:	JOHN HORTON D.O.B. 11 November 1973 (52 years old) Calvale, 2/4 Hodgens ST, Caloundra QLD 4551	Data level:	Comprehensive
		Date generated:	24 May 2026 - 16:29
Age of file:	23 years 7 months	Transaction ID:	260524-VA05Q-0001W
Permission type:	Consumer report + Commercial report	Charge Back No.:	

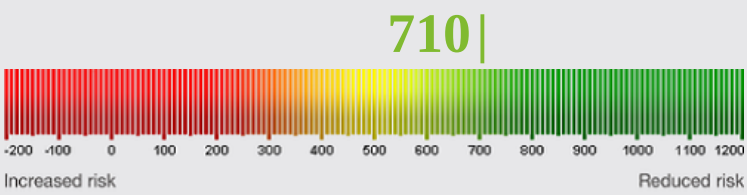
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Summary

Scores

Equifax One Score



3% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 788 | **VedaScore 1.1:** 877

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.

Lower Credit Profile of Residential Area
The credit risk profile of the residential locality is associated with higher credit risk.

Unsecured Personal Loans
Use of unsecured personal loans 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	4	Financial Hardship Information (FHI)	No
Accounts	3	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$9,562**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 4 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	8 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	4	$43,477	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: **$9,562** 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)**	**$9,562**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	2 (1 closed)	$9,562	0	0	0	0
Credit & charge cards	0 (0 closed)	-	-	-	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	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: 1

ID source	Names		First reported date	Last reported date	Last credit enquiry
Primary					
P	John Richard HORTON		21 Oct 2002	19 Sep 2025	19 Sep 2025
	Date of birth	11 Nov 1973	21 Oct 2002	19 Sep 2025	
	Drivers licence	14493670	31 Jul 2020	19 Sep 2025	
	Gender	Male			
	File no.	476592501			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	Calvale, 2/4 Hodgens ST, Caloundra QLD 4551	11 Oct 2025	11 Oct 2025	P
	66 Panorama DR, Tweed heads west NSW 2485	15 Jul 2022	19 Sep 2025	P
	21 Mcphail AVE, Kingscliff NSW 2487	31 Jul 2020	22 Nov 2023	P

Employer	CLOUGH AMEC	31 Jul 2020	03 Mar 2025	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 4 Total value: $43,477

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
19 Sep 2025	MOTORCYCLE FINANCE P/L	P	Auto Loan	$12,280	Principal (sole)	584420
03 Mar 2025	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$5,000	Principal (sole)	925092649 21
11 Sep 2024	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$14,589	Principal (sole)	925092649 21
22 Nov 2023	AUST ALLIANCE AUTO FINANCE*	P	Auto Loan	$11,608	Principal (sole)	AP-1354962

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

Personal loans

Accounts: 2 Defaults: 0 Worst repayment status: 0 Accounts with FHI: 0

COMMONWEALTH BANK OF AUSTRAL L (466140427)

Open date	Status	Latest limit
06 Aug 2020	Closed (17 Sep 2024)	$0 (As of 12 Oct 2024)

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	C	C	C	C	C	C	C	C	C	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	06 Aug 2020		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	5 years 0 months (Fixed)	Principal and Interest in full

COMMONWEALTH BANK OF AUSTRAL L (571122773)

Open date	Status	Latest limit
13 Sep 2024	Open	$9,562 (As of 10 May 2026)

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	C	C	C	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	13 Sep 2024	Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	4 years 0 months (Fixed)	Principal and Interest in full

Telecommunications & Utilities

Accounts: 1 Defaults: 0

OPTUS FINANCIAL SERVICES. (62353541196)

Open date	Status	Latest limit
31 Dec 2022	Open	$0

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / **Latest cease date**				
P	31 Dec 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