Equifax Apply One Score

Report for:	JASON PEAK D.O.B. 25 January 1972 (54 years old) 6 Gill CT, Bundamba QLD 4304	Data level:	Comprehensive
		Date generated:	14 Jul 2026 - 16:13
Age of file:	35 years 11 months	Transaction ID:	260714-VA07N-000OL
Permission type:	Consumer report + Commercial report	Charge Back No.:	

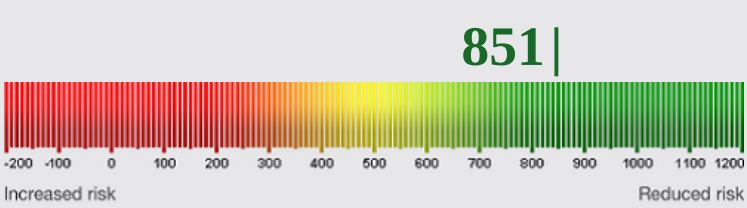
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Summary

Scores

Equifax One Score



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

Comprehensive Score: 996 | **VedaScore 1.1: 964**

Score key contributing factors

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

Unsecured Personal Loans
Use of unsecured personal loans may be an indicator of higher 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	3	Financial Hardship Information (FHI)	No
Accounts	2	Insolvencies & Actions	0
Defaults	0	Business relationships	1
Total limit	**$40,299**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 3 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	2 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	1	-	0	-
Enquiries in the last 5 years	3	$94,000	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: 2 Worst RHI status last 24m: **0** Total limit: **$40,299** 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	**2 (0 closed)**	**$40,299**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	1 (0 closed)	$28,299	0	0	0	0
Credit & charge cards	1 (0 closed)	$12,000	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: 1 Disqualified directorships: 0

Data	No. of relationships
Current directorships	0
Previous directorships in the last 10 years	1
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	Jason Paul PEAK		01 Aug 1990	04 May 2026	04 May 2026
	Date of birth	25 Jan 1972	01 Aug 1990	04 May 2026	
	Drivers licence	15039276		14 Aug 2023	
	Gender	Male			
	File no.	35508117			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	6 Gill CT, Bundamba QLD 4304	11 Jun 2025	04 May 2026	P
	4 Jayne CL, Armidale NSW 2350	11 Aug 2023	13 Jun 2025	P
	7A James AVE, Armidale NSW 2350	21 Apr 2021	17 Jul 2023	P

Employer	UNIVERSITY OF NEW ENGLAND	14 Jan 2021	17 Jul 2023	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 3 Total value: $94,000

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
04 May 2026	AGL ENGY SALES & MKTG LTD	P	Utilities	$0	Principal (sole)	
17 Jul 2023	WESTPAC PERSONAL LOAN.	P	Personal Loan (fixed term)	$54,000	Principal (sole)	P401827270
22 Jun 2023	WESTPAC PERSONAL LOAN.	P	Personal Loan (fixed term)	$40,000	Principal (sole)	P401827270

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

WESTPAC L (037080426237)

Open date	Status	Latest limit
21 Jul 2023	Open	$28,299 (As of 12 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	P	P

Other details

ID source	Association		Account type	Relationship	Term	Loan payment method
	Latest start date	Latest cease date				
P	21 Jul 2023		Personal Loan (fixed term) (Secured or Partially Secured)	Principal (1 of 1)	5 years 0 months (Fixed)	Principal and Interest in full

Credit & charge cards

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

COMMONWEALTH BANK OF AUSTRAL L (552350XXXXXX9444)

Open date	Status	Latest limit
01 Oct 1991	Open	$12,000 (As of 23 Feb 2021)

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	01 Oct 1991		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: 1

J PEAK ELECTRICAL CONTRACTING P/L

Data	Detail
Australian Company Number	097692889
Australian Business Number	22097692889
Appointment date	01 Aug 2001
Cease date	
Last Known As Director	01 Nov 2017
File Number	05 Dec 4486
ASIC extract date & time [1]	01 Nov 2017 - 13:03
Last ASIC update & time [2]	10 Apr 2023 - 06:53
ID source	P

1. Details were sourced from ASIC's Business Names Record on the give date & time.
2. Updates to the Organisation Name, Company Status, ACN & ABN sources from ASIC on the given date & time.

Disqualified directorships

Total number: 0

Not present on file