Equifax Apply One Score

Report for:	BEAU CRAVEN D.O.B. 28 August 1984 (41 years old) 44 Ngungun CRES, Glass house mountains QLD 4518	Data level:	Comprehensive
		Date generated:	17 Jul 2026 - 18:32
Age of file:	23 years 4 months	Transaction ID:	260717-VA07R-000ML
Permission type:	Consumer report + Commercial report	Charge Back No.:	

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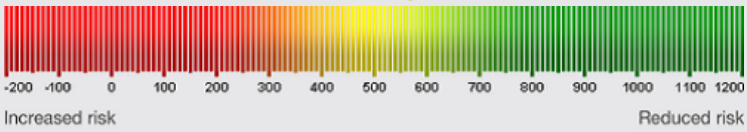
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Summary

Scores

Equifax One Score

574



7% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 665 | **VedaScore 1.1:** 624

Score key contributing factors

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.

Stability of Residence and Employment
Residential and employment history are indicators of stability.

Lesser Type of Credit Enquiries
The lenders and type of credit enquiries may be an indicator of higher credit risk.

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	15	Financial Hardship Information (FHI)	No
Accounts	9	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$49,687**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 15 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	3 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	15	$148,032	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: 9 Worst RHI status last 24m: **0** Total limit: **$49,687** 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	**9 (5 closed)**	**$49,687**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	7 (5 closed)	$41,687	0	0	0	0
Credit & charge cards	2 (0 closed)	$8,000	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: 1

ID source	Names		First reported date	Last reported date	Last credit enquiry
Primary					
P	Beau Evan CRAVEN		14 Mar 2003	22 Apr 2026	21 Mar 2026
	Date of birth	28 Aug 1984	14 Mar 2003	22 Apr 2026	
	Drivers licence	098042301		25 Feb 2026	
	Gender	Male			
	File no.	486514991			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	44 Ngungun CRES, Glass house mountains QLD 4518	15 Nov 2022	22 Apr 2026	P
	61/113 Castle hill DR, Murrumba downs QLD 4503	30 Sep 2021	21 Sep 2023	P
	2/32 Hilary ST, Morayfield QLD 4506	15 Jul 2020	15 Nov 2022	P

Employer	WESFIL AUSTRALIA	04 Oct 2023	21 Mar 2026	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 15 Total value: $148,032

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
21 Mar 2026	MONEYME	P	Personal Loan (fixed term)	$5,000	Principal (sole)	10002815882
27 Jan 2026	CBA CREDIT CARDS .	P	Credit Card	$0	Principal (sole)	180417062 21
13 Jan 2026	NOW_FIN PL 2	P	Personal Loan (fixed term)	$38,990	Principal (sole)	11367159
29 Oct 2025	MONEYME	P	Personal Loan (fixed term)	$8,000	Principal (sole)	10002640632
30 Sep 2025	AUTOMOTIVE FINANCIAL SERVS	P	Auto Loan	$34,748	Principal (sole)	
03 Jun 2025	ZIPLOANS	P	Personal Loan (fixed term)	$6,000	Principal (sole)	17642397
01 Jun 2025	ING PERSONAL LOANS	P	Personal Loan (fixed term)	$15,199	Principal (sole)	
22 Apr 2025	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$10,295	Principal (sole)	180417062 21
12 Dec 2024	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$5,000	Principal (sole)	180417062 21
17 Jul 2024	ING PERSONAL LOANS	P	Personal Loan (fixed term)	$10,150	Principal (sole)	
14 Jan 2024	ZIPMONEY PAYMENTS P/L	P	Personal Loan (revolving)	$0	Principal (sole)	15533577
04 Oct 2023	ING PERSONAL LOANS	P	Personal Loan (fixed term)	$10,150	Principal (sole)	
15 Nov 2022	ING DIRECT CREDIT CARDS	P	Credit Card	$3,000	Principal (sole)	
13 Dec 2021	NECTR	P	Utilities	$0	Principal (sole)	
23 Nov 2021	ING DIRECT CREDIT CARDS	P	Credit Card	$1,500	Principal (sole)	

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

ING BANK AUSTRALIA RM L (201137211)

Open date	Status	Latest limit
17 Jul 2024	Closed (20 Jan 2026)	$0 (As of 04 Feb 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	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	17 Jul 2024	Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	3 years 0 months (Fixed)	Principal and Interest in full

COMMONWEALTH BANK OF AUSTRAL L (571663692)

Open date	Status	Latest limit
13 Dec 2024	Closed (24 Apr 2025)	$0 (As of 13 May 2025)

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	C	C	C	C	0	0	0	0	0	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	13 Dec 2024	Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	3 years 0 months (Fixed)	Principal and Interest in full

COMMONWEALTH BANK OF AUSTRAL L (472362413)

Open date	Status	Latest limit
23 Apr 2025	Closed (23 Jan 2026)	$0 (As of 11 Feb 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	C	C	C	C	C	C	C	C	0	0	0	0	0	0	0	0	0	0	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	23 Apr 2025	Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	4 years 0 months (Fixed)	Principal and Interest in full

MONEYME. L (10002640632)

Open date	Status	Latest limit
29 Oct 2025	Closed (05 Dec 2025)	$4 (As of 07 Jan 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	C	C	C	C	C	C	C	C	C	C	C	C	C	C	0	0	0	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	29 Oct 2025	Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	4 years 0 months (Fixed)	Principal and Interest in full

MONEYME. L (10002693366)

Open date	Status	Latest limit
05 Dec 2025	Closed (15 Jan 2026)	$0 (As of 11 Feb 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	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	0	0	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	05 Dec 2025	Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	4 years 0 months (Fixed)	Principal and Interest in full

NOW FINANCE GROUP L (1367159)

Open date	Status	Latest limit
14 Jan 2026	Open	$36,868 (As of 07 Jul 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	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	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	14 Jan 2026	Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	5 years 0 months (Fixed)	Principal and Interest in full

MONEYME. L (10002815882)

Open date	Status	Latest limit
23 Mar 2026	Open	$4,819 (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	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	0	0	0	P	P

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date **Latest cease date**				
P	23 Mar 2026	Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	3 years 0 months (Fixed)	Principal and Interest in full

Credit & charge cards

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

ING BANK AUSTRALIA RM L (90744908)

Open date	Status	Latest limit
18 Nov 2022	Open	$3,000

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	18 Nov 2022	Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

COMMONWEALTH BANK OF AUSTRAL L (535316XXXXXX7768)

Open date	Status	Latest limit
27 Jan 2026	Open	$5,000

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	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	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	27 Jan 2026	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