Equifax Apply One Score

Report for:	EMMA JOLL (+ 1 cross-reference) D.O.B. 14 September 1985 (40 years old) 44 Ngungun CRES, Glass house mountains QLD 4518	Data level:	Comprehensive
		Date generated:	17 Jul 2026 - 18:33
Age of file:	21 years 4 months	Transaction ID:	260717-VA07R-000MM
Permission type:	Consumer report + Commercial report	Charge Back No.:	

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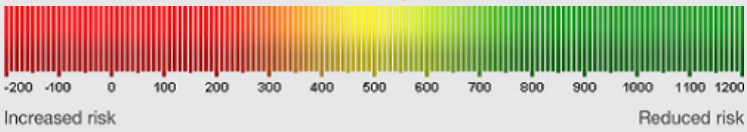
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Summary

Scores

Equifax One Score

564



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

Comprehensive Score: 648 | **VedaScore 1.1:** 612

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.
- **Unsecured Personal Loans**
  Use of unsecured personal loans may be an indicator of higher credit risk.
- **Better Type of Credit Enquiries**
  The lenders and type of credit applied for show more responsible use of credit.
- **Higher Credit Profile of Residential Area**
  The credit risk profile of the residential locality is associated with lower 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	9	Financial Hardship Information (FHI)	No
Accounts	3	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$8,525**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 9 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	9	$149,995	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: **$8,525** 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)**	**$8,525**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	2 (0 closed)	$8,525	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 (1 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: 2

ID source	Names		First reported date	Last reported date	Last credit enquiry
Primary					
P	Emma Louise jean JOLL		22 Feb 2005	21 Apr 2026	21 Apr 2026
	Date of birth	14 Sep 1985	22 Feb 2005	21 Apr 2026	
	Drivers licence	080713901	07 Dec 2021	11 Mar 2026	
	Gender	Female			
	File no.	538885921			
Cross references					
X1	Emma Louise FILIPPI		03 Nov 2010	30 Sep 2021	
	Date of birth	14 Sep 1985	03 Nov 2010	30 Sep 2021	

Drivers licence	80713901	24 Jun 2019	
Gender	Female		

ID Data	Details	First reported date	Last reported date	ID source
Addresses	44 Ngungun CRES, Glass house mountains QLD 4518	27 Apr 2023	21 Apr 2026	P
	1/8 Willowood crescent cresce Rosemount QLD 4560	19 Mar 2025	19 Mar 2025	P
	1/8 Willowood CRES, Nambour QLD 4560	17 Sep 2021	09 Apr 2024	P
Employer	NDIA	28 Oct 2025	28 Oct 2025	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 9 Total value: $149,995

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
21 Apr 2026	ZIPPAY	P	Personal Loan (revolving)	$0	Principal (sole)	18980241
11 Mar 2026	ALINTA SME CREDIT CHECKING	P	Utilities	$1	Principal (sole)	
28 Oct 2025	SOCIETYONE AUSTRALIA P/L	P	Personal Loan (fixed term)	$10,000	Principal (sole)	10002638943
22 Oct 2025	ING PERSONAL LOANS	P	Personal Loan (fixed term)	$5,199	Principal (sole)	4713854
30 Sep 2025	AUTOMOTIVE FINANCIAL SERVS	P	Auto Loan	$34,748	Principal (sole)	
21 Jul 2025	ANGLE AUTO FINANCE	P	Auto Loan	$89,897	Principal (sole)	11297736
19 Mar 2025	PPC PAY IN 4	P	BNPL - Transaction	$0	Principal (sole)	
09 Apr 2024	ING PERSONAL LOANS	P	Personal Loan (fixed term)	$10,150	Principal (sole)	
17 Sep 2021	NECTR	P	Utilities	$0	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: 2 Defaults: 0 Worst repayment status: 0 Accounts with FHI: 0

SOCIETYONE AUSTRALIA L (10002638943)

Open date	Status	Latest limit
28 Oct 2025	Open	$3,961 (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	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	28 Oct 2025	Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	5 years 0 months (Fixed)	Principal and Interest in full

ING BANK AUSTRALIA RM L **(201842858)**

Open date	Status	Latest limit
29 Oct 2025	Open	$4,564 (As of 03 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	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	29 Oct 2025	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. (62335226353)

Open date	Status	Latest limit
06 Nov 2021	Closed (07 Jan 2025)	$0

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / **Latest cease date**				
P	06 Nov 2021	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