Equifax Apply One Score

Report for:	JAMIE JURGELEIT D.O.B. 28 March 1981 (45 years old) 27 Vincent ST, Baulkham hills NSW 2153	Data level:	Comprehensive
		Date generated:	07 Jun 2026 - 09:53
Age of file:	17 years 2 months	Transaction ID:	260607-VA069-00007
Permission type:	Consumer report + Commercial report	Charge Back No.:	

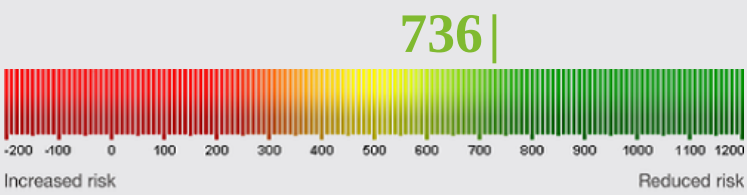
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Summary

Scores

Equifax One Score



2% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 784 | **VedaScore 1.1:** 780

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.

Unsecured Personal Loans
Use of unsecured personal loans may be an indicator of higher credit risk.

Infrequent Commercial Credit Enquiries
Infrequent applications for commercial credit is an indicator of stability and 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	7	Financial Hardship Information (FHI)	No
Accounts	2	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$42,168**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 7 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	5 months		2 years 4 months	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	6	$88,960	1	$500
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: **$42,168** 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 (1 closed)**	**$42,168**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	2 (1 closed)	$42,168	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	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	Jamie Peter JURGELEIT		11 Mar 2009	12 Jan 2026	10 Dec 2025
	Date of birth	28 Mar 1981	11 Mar 2009	11 Mar 2009	
	Drivers licence	99849548		14 Mar 2018	
	Gender	Male			
	File no.	666076150			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	27 Vincent ST, Baulkham hills NSW 2153	30 Oct 2020	12 Jan 2026	P
	12/15 Mercer ST, Castle hill NSW 2154	09 Oct 2018	25 Nov 2022	P
	6 Tracey ST, Marsden QLD 4132	25 Jul 2012	04 Nov 2020	P

Employer	REPAIR HUB	30 Oct 2020	10 Dec 2025	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 6 Total value: $88,960

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
10 Dec 2025	ZIPPLUS	P	Credit Card	$0	Principal (sole)	18507054
10 Dec 2025	CBA CREDIT CARDS .	P	Credit Card	$0	Principal (sole)	163659049 21
05 Dec 2025	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$44,233	Principal (sole)	163659049 21
19 May 2024	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$44,727	Principal (sole)	163659049 21
14 May 2023	PPC PAY IN 4	P	BNPL - Transaction	$0	Principal (sole)	
12 May 2022	PPC PAY IN 4	P	BNPL - Transaction	$0	Principal (sole)	

Commercial enquiries

Total number: 1 Total value: $500

Date	Enquirer	ID source	Account type	Amount	Role	Co-borrower	Reference no.
06 Feb 2024	SNAP ON TOOLS P/L NSW	P	Credit Card	$500	Principal (sole)		

Commercial file notes

Total number: 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 (884837956)

Open date	Status	Latest limit
20 May 2024	Closed (08 Dec 2025)	$0 (As of 12 Jan 2026)

Repayment history

	2024						2025												2026					
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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	20 May 2024		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	7 years 0 months (Fixed)	Principal and Interest in full

COMMONWEALTH BANK OF AUSTRAL L **(573726327)**

Open date	Status	Latest limit
05 Dec 2025	Open	$42,168 (As of 10 May 2026)

Repayment history

	2024						2025											2026						
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
RHI	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	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	05 Dec 2025		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	7 years 0 months (Fixed)	Principal and Interest in full

Commercial Accounts

Not present on file

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