Equifax Apply One Score

Report for:	PEDRO DONNELLY D.O.B. 14 May 1987 (39 years old) 3 Vassar ST, Collingwood park QLD 4301	Data level:	Comprehensive
		Date generated:	25 Aug 2026 - 15:58
Age of file:	19 years 2 months	Transaction ID:	260825-VA08R-000Q9
Permission type:	Consumer report	Charge Back No.:	

Table of Contents

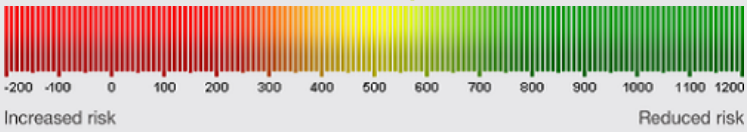
Summary
Identity details
Credit enquiries
Insolvencies & court actions
Accounts & repayments
Business relationships

Summary

Scores

Equifax One Score

578



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

Comprehensive Score: 565 | **VedaScore 1.1:** 573

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.

Existing Mortgages or Applications
Having Residential Mortgage accounts and/or enquiries is an indicator of stability and responsible use of credit.

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

Lesser Type of Credit Enquiries
The lenders and type of credit enquiries 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	23	Financial Hardship Information (FHI)	No
Accounts	6	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$762,436**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 23 No. of defaults: 0

Data	Consumer

Time since last enquiry	6 months	
	Number	**Total**
Enquiries in the last 3 months	0	-
Enquiries in the last 5 years	23	$2,442,353
Defaults	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: 6 Worst RHI status last 24m: **0** Total limit: **$762,436** 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	**6 (1 closed)**	**$762,436**	**0**	**0**	0	0
Real estate mortgages	1 (0 closed)	$740,263	0	0	0	0
Personal loans	3 (1 closed)	$11,673	0	0	0	0
Credit & charge cards	2 (0 closed)	$10,500	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	Pedro James DONNELLY		15 Jun 2007	09 Apr 2026	18 Feb 2026
	Date of birth	14 May 1987	15 Jun 2007	09 Apr 2026	
	Drivers licence	106451515		24 Mar 2026	
	Gender	Male			
	File no.	620318558			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	3 Vassar ST, Collingwood park QLD 4301	11 Jun 2025	09 Apr 2026	P
	3 Beelong ST, Crestmead QLD 4132	08 Mar 2013	10 Nov 2025	P
	3/7 Theresa ST, Emerald QLD 4720	06 Dec 2018	20 Jun 2022	P

Employer	SUNRISE SURVEYING	18 Feb 2026	18 Feb 2026	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 23 Total value: $2,442,353

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
18 Feb 2026	BRIGHTE	P	BNPL - Facility	$5,068	Principal (sole)	U419420
11 Feb 2026	PLENTI RE LIMITED	P	Personal Loan (fixed term)	$7,732	Principal (sole)	1-4EVRQYIHY27SH
21 Jan 2026	ZIPMONEY PAYMENTS P/L	P	Personal Loan (revolving)	$0	Principal (sole)	18675585
10 Nov 2025	BANK OF WESTERN AUSTRALIA	P	Real Property Mortgage	$745,553	Principal (sole)	13899522-4510
30 Oct 2025	BRIGHTE	P	BNPL - Facility	$7,800	Principal (sole)	U419420
29 Oct 2025	ENERGYAUSTRALIA PTY LTD	P	Utilities	$0	Principal (sole)	
28 Oct 2025	PLENTI RE LIMITED	P	Personal Loan (fixed term)	$6,300	Principal (sole)	1-3O2HMWBI25ZOV
23 Oct 2025	VODAFONE DECISION POINT	P	Telecommunications Services	$0	Principal (sole)	
17 Oct 2025	ALINTA SME CREDIT CHECKING	P	Utilities	$1	Principal (sole)	
31 Jul 2025	AGL ENGY SALES & MKTG LTD	P	Utilities	$0	Principal (sole)	
12 Jun 2025	PLENTI RE LIMITED	P	Personal Loan (fixed term)	$50,000	Principal (sole)	1-BNV94IAXS8T4M
11 Jun 2025	OURMONEYMARKET LENDING P/L	P	Personal Loan (fixed term)	$65,000	Principal (sole)	
11 Jun 2025	LATITUDE PERSONAL LOAN NEWSL	P	Personal Loan (fixed term)	$65,000	Principal (sole)	APP-0000601802
09 Nov 2024	QBE LENDERS'MORTGAGE INSURAN	P	Real Property Mortgage	$660,000	Principal (sole)	P6829061000
01 Oct 2024	BANK OF WESTERN AUSTRALIA	P	Real Property Mortgage	$660,000	Principal (sole)	13603343-669
05 Sep 2024	HUMM	P	Credit Card	$5,500	Principal (sole)	12337C4FBB
20 Jul 2024	HUMM	P	Credit Card	$3,673	Principal (sole)	123079578F
26 Jan 2024	LATITUDE FINANCE AUST*	P	Credit Card	$0	Principal (sole)	GEM240126093906
11 Nov 2023	NISSAN FIN SERVICES AUST P/L	P	Auto Loan	$51,737	Principal (sole)	20231111121000
02 Aug 2023	NAB PERSONAL LOANS	P	Personal Loan (fixed term)	$25,000	Principal (sole)	390043985
23 Jun 2022	BRANDED FINANCIAL SERVICES	P	Auto Loan	$41,391	Principal (sole)	
20 Jun 2022	PEPPER ASSET FINANCE*	P	Auto Loan	$42,598	Principal (sole)	A-1105808
20 Jun 2022	FIRSTMAC LIMITED.	P	Auto Loan	$0	Principal (sole)	80100359-946290

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

Real estate mortgages

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

BANKWEST HL L (4321960838)

Open date	Status	Latest limit
04 Nov 2024	Open	$740,263 (As of 05 Aug 2026)

Repayment history

	2024				2025									2026										
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
RHI	C	C	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	04 Nov 2024		Real Property Mortgage (Secured or Partially Secured)	Principal (1 of 1)	30 years 0 months (Fixed)	Principal and Interest in full

Personal loans

Accounts: 3 Defaults: 0 Worst repayment status: 0 Accounts with FHI: 0

OURMONEYMARKET L (LAI00124378)

Open date	Status	Latest limit
12 Jun 2025	Closed (03 Dec 2025)	$0 (As of 08 Jan 2026)

Repayment history

	2024				2025									2026										
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
RHI	C	C	C	C	C	C	C	C	C	0	0	0	0	0	0	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	12 Jun 2025		Personal Loan (fixed term) (Secured or Partially Secured)	Principal (1 of 1)	7 years (Fixed)	Principal and Interest in full

BRIGHTE PTY L (393617)

Open date	Status	Latest limit
25 Feb 2026	Open	$4,353 (As of 11 Aug 2026)

Repayment history

	2024				2025									2026										
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
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	25 Feb 2026		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	3 years 0 months (Revolving)	Principal and Interest in full

PLENTI RE LIMITED. L **(R343517769544)**

Open date	Status	Latest limit
26 Feb 2026	Open	$7,320 (As of 20 Aug 2026)

Repayment history

	2024				2025												2026							
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
RHI	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	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	26 Feb 2026		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	7 years 0 months (Fixed)	Principal and Interest in full

Credit & charge cards

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

LATITUDE FINANCE AUST.. L **(601073XXXXXX8482)**

Open date	Status	Latest limit
31 Jan 2024	Open	$5,000

Repayment history

	2024				2025												2026							
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
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	31 Jan 2024		Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

FLEXIGROUP_CC L **(656958)**

Open date	Status	Latest limit
20 Jul 2024	Open	$5,500 (As of 21 Oct 2024)

Repayment history

	2024				2025												2026							
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
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	20 Jul 2024		Credit Card (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