Equifax Apply One Score

Report for:	ASHLEY ABREW D.O.B. 09 October 1989 (36 years old) 8 Geyer PL, Brockman WA 6701	Data level:	Comprehensive
		Date generated:	10 Jun 2026 - 12:03
Age of file:	18 years 7 months	Transaction ID:	260610-VA06B-000C2
Permission type:	Consumer report	Charge Back No.:	

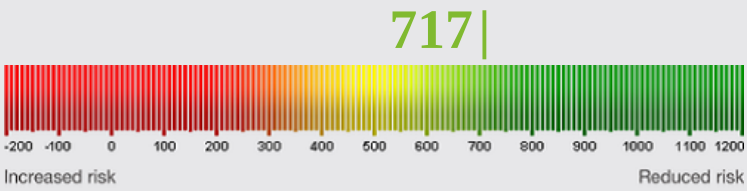
Table of Contents

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

Summary

Scores

Equifax One Score



3% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 699 | **VedaScore 1.1:** 757

Score key contributing factors

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

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.

Longer Credit History
Longer experience with credit and lender relationships shows more responsible use of credit.

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

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	14	Financial Hardship Information (FHI)	No
Accounts	6	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$50,152**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 14 No. of defaults: 0

Data	Consumer

Time since last enquiry	1 year 0 months
	Number	**Total**
Enquiries in the last 3 months	0	-
Enquiries in the last 5 years	14	$243,067
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: **$50,152** 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 (2 closed)**	**$50,152**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	3 (1 closed)	$46,152	0	0	0	0
Credit & charge cards	1 (0 closed)	$4,000	0	0	0	0
Auto loans	1 (1 closed)	-	-	0	0	0
Overdraft	0 (0 closed)	-	-	-	0	0
Equipment hire/rental	0 (0 closed)	-	-	-	0	0
Telco & Utilities	0 (0 closed)	-	-	-	-	0
BNPL accounts	1 (1 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	Ashley John ABREW		02 Nov 2007	25 May 2025	25 May 2025
	Date of birth	09 Oct 1989	02 Nov 2007	25 May 2025	
	Drivers licence	5118188		25 May 2025	
	Gender	Male			
	File no.	632203050			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	8 Geyer PL, Brockman WA 6701	29 Nov 2024	23 Jan 2026	P
	26 Baston ST, South carnarvon WA 6701	17 Oct 2021	11 Jun 2024	P
	22 Butcher ST, Morgantown WA 6701	14 Sep 2018	31 Jan 2023	P

Employer	WATERCORPORATION	14 Feb 2024	25 May 2025	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 14 Total value: $243,067

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
25 May 2025	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$45,631	Principal (sole)	2713811 21
29 Nov 2024	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$43,432	Principal (sole)	2713811 21
11 Jun 2024	ZIPPAY	P	Personal Loan (revolving)	$0	Principal (sole)	16106453
14 Feb 2024	CBA CREDIT CARDS .	P	Credit Card	$3,500	Principal (sole)	2713811 21
04 Dec 2023	IPF DIGITAL AUSTRALIA PL	P	Personal Loan (revolving)	$0	Principal (sole)	
31 Jul 2023	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$44,297	Principal (sole)	2713811 21
31 Jan 2023	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$38,315	Principal (sole)	2713811 21
17 Oct 2022	CREDIT CORP FIN SERVICES	P	Personal Loan (revolving)	$0	Principal (sole)	13555911
08 Aug 2022	ZIPMONEY PAYMENTS P/L	P	Personal Loan (revolving)	$0	Principal (sole)	12752887
28 Jul 2022	SECURE FUNDING PTY LTD	P	Auto Loan	$42,509	Principal (sole)	3954909
18 May 2022	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$23,383	Principal (sole)	2713811 21
17 Oct 2021	CBA CREDIT CARDS .	P	BNPL - Facility	$0	Principal (sole)	2713811 21
17 Oct 2021	CREDIT CORP FIN SERVICES	P	Personal Loan (revolving)	$2,000	Principal (sole)	12986114
18 Aug 2021	CBA CREDIT CARDS .	P	BNPL - Facility	$0	Principal (sole)	2713811 21

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

COMMONWEALTH BANK OF AUSTRAL L (569073933)

Open date	Status	Latest limit
31 Jul 2023	Closed (03 Dec 2024)	$0 (As of 11 Jan 2025)

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	C	C	C	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	31 Jul 2023		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	7 years 0 months (Fixed)	Principal and Interest in full

IPF DIGITAL AUST/CREDIT24 L (9265953)

Open date	Status	Latest limit
04 Dec 2023	Open	$8,500

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	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	04 Dec 2023		Personal Loan (revolving) (Unsecured)	Principal (1 of 1)	3 years 0 months (Revolving)	Principal and Interest in full

COMMONWEALTH BANK OF AUSTRAL L (885229741)

Open date	Status	Latest limit
02 Dec 2024	Open	$37,652 (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	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	02 Dec 2024		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	7 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 (535316XXXXXX6206)

Open date	Status	Latest limit
15 Aug 2017	Open	$4,000 (As of 15 Mar 2024)

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	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	15 Aug 2017	Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

Auto loans

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

LIBERTY FINANCIAL L (3954909)

Open date	Status	Latest limit
29 Jul 2022	Closed (12 May 2026)	$0 (As of 20 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	C	C

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / **Latest cease date**				
P	29 Jul 2022	Auto Loan (Secured or Partially Secured)	Principal (1 of 2)	7 years 0 months (Fixed)	Principal and Interest in full

BNPL accounts

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

COMMONWEALTH BANK OF AUSTRAL L (548171XXXXXX3020)

Open date	Status	Latest limit
17 Oct 2021	Closed (29 Apr 2026)	$400

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	0	0	0	0	C	C

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / **Latest cease date**				
P	17 Oct 2021	BNPL - Facility (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