Equifax Apply One Score

Report for:	BIANCA VESSEY D.O.B. 05 June 1992 (34 years old) 17 Osmia ST, Anketell WA 6167	Data level:	Comprehensive
		Date generated:	06 Aug 2026 - 11:15
Age of file:	15 years 10 months	Transaction ID:	260806-VA07W-0008C
Permission type:	Consumer report + Commercial report	Charge Back No.:	

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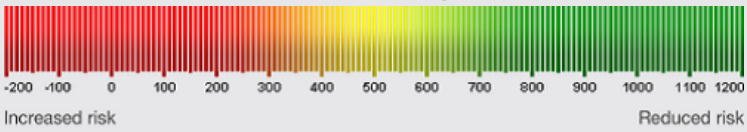
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Summary

Scores

Equifax One Score

641



4% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 720 | **VedaScore 1.1:** 766

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.

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

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

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	4	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$70,574**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 9 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	6 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	9	$186,808	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: 4 Worst RHI status last 24m: **0** Total limit: **$70,574** 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	**4 (3 closed)**	**$70,574**	-	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	4 (3 closed)	$70,574	-	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	Bianca Petrea VESSEY		07 Sep 2010	09 Feb 2026	16 Jan 2026
	Date of birth	05 Jun 1992	07 Sep 2010	09 Feb 2026	
	Drivers licence	98189582		17 Jan 2019	
	Gender	Female			
	File no.	702344113			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	17 Osmia ST, Anketell WA 6167	14 Oct 2025	09 Feb 2026	P
	22 Mengel ST, South mackay QLD 4740	05 May 2025	10 Dec 2025	P
	88 Framara DR, Kelso QLD 4815	07 Nov 2024	07 Nov 2024	P

Employer	NATIONAL AUSTRALIAN BANK	18 Jan 2022	18 Jan 2022	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 9 Total value: $186,808

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
16 Jan 2026	HARMONEY AUSTRALIA	P	Personal Loan (fixed term)	$70,575	Principal (sole)	
16 Oct 2025	HARMONEY AUSTRALIA	P	Personal Loan (fixed term)	$2,773	Principal (sole)	
14 Oct 2025	AGL ENGY SALES & MKTG LTD	P	Utilities	$0	Principal (sole)	
02 Sep 2025	HARMONEY AUSTRALIA	P	Personal Loan (fixed term)	$25,000	Principal (sole)	
05 May 2025	HARMONEY AUSTRALIA	P	Personal Loan (fixed term)	$25,575	Principal (sole)	
07 Nov 2024	PLENTI RE LIMITED	P	Personal Loan (fixed term)	$10,000	Principal (sole)	1-78HUHOTAFVAPO
22 Jul 2022	AZORA PERSONAL LOANS PTY LTD	P	Auto Loan	$42,885	Principal (sole)	VR221507
26 Jun 2022	MEDIPAY FINANCIAL SERVICES	P	Personal Loan (fixed term)	$10,000	Principal (sole)	979836610
18 Jan 2022	OPTUS FINANCIAL SERVICES.	P	Telecommunications Services	$0	Principal (sole)	295165135WH8N1

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

HARMONEY AU L (L00004673117)

Open date	Status	Latest limit
05 May 2025	Closed (19 Jan 2026)	$25,575

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	0	0	0	0	0	0	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	05 May 2025		Personal Loan (fixed term)	Principal (1 of 1)	7 years 0 months (Fixed)	Principal and Interest in full

HARMONEY AU L (L00005292836)

Open date	Status	Latest limit
02 Sep 2025	Closed (16 Jan 2026)	$25,000

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	C	C	C	C	C	C	C	C	C	C	C	C	0	0	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	02 Sep 2025		Personal Loan (fixed term)	Principal (1 of 1)	7 years 0 months (Fixed)	Principal and Interest in full

HARMONEY AU L (L00005453327)

Open date	Status	Latest limit
16 Oct 2025	Closed (19 Jan 2026)	$2,773

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	0	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	16 Oct 2025		Personal Loan (fixed term)	Principal (1 of 1)	3 years 0 months (Fixed)	Principal and Interest in full

HARMONEY AU L (L00005871140)

Open date	Status	Latest limit
16 Jan 2026	Open	$70,574

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	0	0	0	0	0	R	P	P

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method

	Latest start date	Latest cease date				
P	16 Jan 2026		Personal Loan (fixed term)	Principal (1 of 1)	7 years 0 months (Fixed)	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