Equifax Apply One Score

Report for:	JERRIAH STOKES D.O.B. 29 October 1987 (38 years old) 17 Osmia ST, Anketell WA 6167	Data level:	Comprehensive
		Date generated:	06 Aug 2026 - 11:18
Age of file:	10 years 8 months	Transaction ID:	260806-VA07X-0008L
Permission type:	Consumer report + Commercial report	Charge Back No.:	

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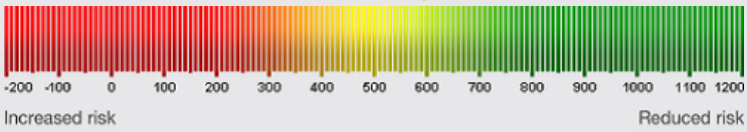
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Summary

Scores

Equifax One Score

604



6% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 749 | **VedaScore 1.1:** 756

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.
- **Unsecured Personal Loans**
  Use of unsecured personal loans may be an indicator of higher credit risk.
- **Instability of Residence or Employment**
  Recent residential or employment changes may indicate 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	9	Financial Hardship Information (FHI)	No
Accounts	3	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$50,140**	Disq. directorships	0

Credit enquiries & defaults

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

Data	Consumer		Commercial	
Time since last enquiry	1 month		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	1	$10,000	0	-
Enquiries in the last 5 years	9	$106,664	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: **$50,140** 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 (0 closed)**	**$50,140**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	1 (0 closed)	$4,393	-	0	0	0
Credit & charge cards	1 (0 closed)	$10,000	0	0	0	0
Auto loans	1 (0 closed)	$35,747	0	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	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	Jerriah George STOKES		19 Nov 2015	07 Jun 2026	07 Jun 2026
	Date of birth	29 Oct 1987	19 Nov 2015	07 Jun 2026	
	Drivers licence	096126809	14 Oct 2025	07 Jun 2026	
	Gender	Male			
	File no.	834656443			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	17 Osmia ST, Anketell WA 6167	14 Oct 2025	07 Jun 2026	P
	22 Mengel ST, South mackay QLD 4740	03 Aug 2025	17 Dec 2025	P
	88 Framara DR, Kelso QLD 4815	06 Nov 2023	03 Aug 2025	P

Employer	BHP	03 Aug 2025	03 Aug 2025	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 9 Total value: $106,664

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
07 Jun 2026	LATITUDE FINANCE AUST*	P	Credit Card	$10,000	Principal (sole)	5003314580964
02 Mar 2026	HARMONEY AUSTRALIA	P	Personal Loan (fixed term)	$4,393	Principal (sole)	
14 Oct 2025	AGL ENGY SALES & MKTG LTD	P	Utilities	$0	Principal (sole)	
03 Aug 2025	LATITUDE FINANCE AUST*	P	Credit Card	$0	Principal (sole)	1415615836279
13 Nov 2023	LIBERTY FINANCIAL PTY.LTD	P	Auto Loan	$49,386	Principal (sole)	4454877
22 Jul 2022	AZORA PERSONAL LOANS PTY LTD	P	Auto Loan	$42,885	Principal (sole)	VR221523
06 May 2022	NECTR	P	Utilities	$0	Principal (sole)	
25 Apr 2022	ZIPPAY	P	Personal Loan (revolving)	$0	Principal (sole)	12248102
26 Nov 2021	AGL ENGY SALES & MKTG LTD	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: 1 Defaults: 0 Worst repayment status: 0 Accounts with FHI: 0

HARMONEY AU L (L00006098711)

Open date	Status	Latest limit
02 Mar 2026	Open	$4,393

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	R	P	P

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method

	Latest start date	Latest cease date				
P	02 Mar 2026		Personal Loan (fixed term)	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

LATITUDE FINANCE AUST.. L (544447XXXXXX6525)

Open date	Status	Latest limit
03 Aug 2025	Open	$10,000 (As of 20 Jun 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	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	03 Aug 2025		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 (4454877)

Open date	Status	Latest limit
15 Nov 2023	Open	$35,747 (As of 31 Jul 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	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	15 Nov 2023		Auto Loan (Secured or Partially Secured)	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