Equifax Apply One Score

Report for:	DALE HALL D.O.B. 14 April 1970 (56 years old) 7 Patricia DR, Andergrove QLD 4740	Data level:	Comprehensive
		Date generated:	28 Jul 2026 - 11:14
Age of file:	26 years 4 months	Transaction ID:	260728-VA07V-000FO
Permission type:	Consumer report + Commercial report	Charge Back No.:	

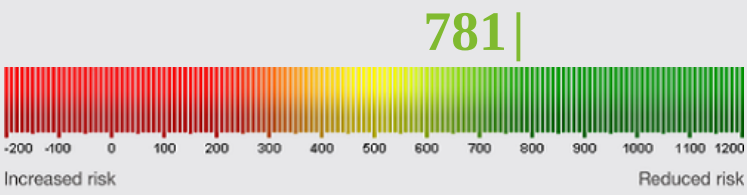
Table of Contents

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

Summary

Scores

Equifax One Score



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

Comprehensive Score: 949 | **VedaScore 1.1: 928**

Score key contributing factors

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

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

Lower Credit Profile of Residential Area
The credit risk profile of the residential locality is associated with 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	2	Financial Hardship Information (FHI)	No
Accounts	1	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$5,000**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 2 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	2 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	1	-	0	-
Enquiries in the last 5 years	2	$5,000	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: 1 Worst RHI status last 24m: **0** Total limit: **$5,000** 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	**1 (0 closed)**	**$5,000**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	0 (0 closed)	-	-	-	0	0
Credit & charge cards	1 (0 closed)	$5,000	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	Dale Adrian HALL		23 Mar 2000	04 May 2026	04 May 2026
	Date of birth	14 Apr 1970	23 Mar 2000	04 May 2026	
	Drivers licence	79919356		22 Jan 2019	
	Gender	Male			
	File no.	413163666			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	7 Patricia DR, Andergrove QLD 4740	12 May 2025	04 May 2026	P
	20 Wagtail ST, Andergrove QLD 4740	12 May 2025	04 Jun 2025	P
	61/61 Kurrajong CRES, Meridan plains QLD 4551	13 May 2020	02 Nov 2023	P

Employer	AUTO AND GENERAL INSURANCE	04 Dec 2020	04 Dec 2020	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 2 Total value: $5,000

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
04 May 2026	PAYPAL AUSTRALIA BNPL	P	BNPL - Transaction	$0	Principal (sole)	
12 May 2025	NAB CREDIT CARDS	P	Credit Card	$5,000	Principal (sole)	858476840

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

Credit & charge cards

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

NATIONAL AUSTRALIA BANK AU L (455702XXXXXX2153)

Open date	Status	Latest limit
12 May 2025	Open	$5,000

Repayment history

	2024					2025												2026						
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
RHI	C	C	C	C	C	C	C	C	C	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	12 May 2025		Credit Card (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