Equifax Apply One Score

Report for:	JOSEPHINE HALL (+ 1 cross-reference) D.O.B. 07 June 1978 (48 years old) 7 Patricia DR, Andergrove QLD 4740	Data level:	Comprehensive
		Date generated:	28 Jul 2026 - 11:16
Age of file:	17 years 4 months	Transaction ID:	260728-VA07T-000H4
Permission type:	Consumer report + Commercial report	Charge Back No.:	

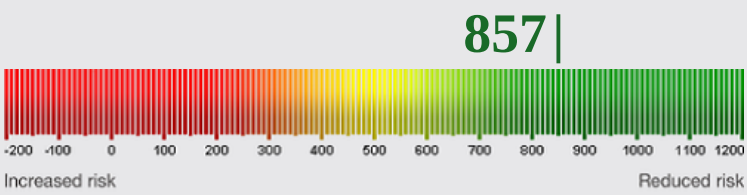
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Summary

Scores

Equifax One Score



1% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 936 | **VedaScore 1.1: 894**

Score key contributing factors

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

Infrequent Credit Enquiries
Infrequent applications for credit is an indicator of stability and may indicate lower credit risk.

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

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	3	Financial Hardship Information (FHI)	No
Accounts	4	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$40,452**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 3 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	1 year 5 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	3	$49,810	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: **$40,452** 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 (1 closed)**	**$40,452**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	1 (1 closed)	-	-	0	0	0
Credit & charge cards	2 (0 closed)	$4,500	0	0	0	0
Auto loans	1 (0 closed)	$35,952	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: 2

ID source	Names		First reported date	Last reported date	Last credit enquiry
Primary					
P	Josephine Asuque HALL		15 Sep 2020	12 Mar 2025	01 Feb 2025
	Date of birth	07 Jun 1978	15 Sep 2020	12 Mar 2025	
	Drivers licence	098801020	15 Sep 2020	15 Feb 2025	
	Gender	Female			
	File no.	936055488			
Cross references					
X1	Josephine Asuque LABINSKY		27 Mar 2009	24 Jul 2023	08 Dec 2021
	Date of birth	07 Jun 1978	27 Mar 2009	24 Jul 2023	

Drivers licence	98801020	24 Jul 2023	
Gender	Female		

ID Data	Details	First reported date	Last reported date	ID source
Addresses	7 Patricia DR, Andergrove QLD 4740	15 May 2025	14 Jun 2025	P
	20 Wagtail ST, Andergrove QLD 4740	06 Jun 2024	14 Jun 2025	P, X1
	5 Greenland CT, Springfield QLD 4300	20 Jul 2021	01 Feb 2025	P
Employer	GOODSTART	01 Feb 2025	01 Feb 2025	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 3 Total value: $49,810

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
01 Feb 2025	LATITUDE FINANCE AUST*	P	Credit Card	$3,000	Principal (sole)	2415432262410
18 Jan 2025	VOLKSWAGEN FINA SERVICES AUS	P	Auto Loan	$46,810	Principal (sole)	1441781
08 Dec 2021	ALINTA ENERGY RETAIL SALES	X1	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

LATITUDE PERSONAL FINANCEPL* L (LAI00057732)

Original credit provider: LATITUDE PERSONAL FINANCEPL. (Transfer date: 26 May 2023)

Open date	Status	Latest limit
27 Mar 2018	Closed (29 Apr 2025)	$1,295 (As of 08 May 2025)

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	0	0	0	0	0	0	0	0	0	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				
X1	27 Mar 2018	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

WESTPAC L (516321XXXXXX9244)

Open date	Status	Latest limit
13 Oct 2015	Open	$1,500

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	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	13 Oct 2015	Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

LATITUDE FINANCE AUST.. L (601073XXXXXX8551)

Open date	Status	Latest limit
01 Feb 2025	Open	$3,000

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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / Latest cease date				
P	01 Feb 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

VOLKSWAGEN FINA SERVICES AU L (1441781)

Open date	Status	Latest limit
21 Jan 2025	Open	$35,952 (As of 07 Jul 2026)

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	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	21 Jan 2025		Auto Loan (Secured or Partially Secured)	Principal (1 of 1)	5 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