Equifax Apply One Score

Report for:	BRETT WALKER D.O.B. 25 December 1972 (53 years old) 33 Dixon DR, Telina QLD 4680	Data level:	Comprehensive
		Date generated:	14 Oct 2026 - 11:38
Age of file:	21 years 5 months	Transaction ID:	261014-VA09X-0007X
Permission type:	Consumer report + Commercial report	Charge Back No.:	

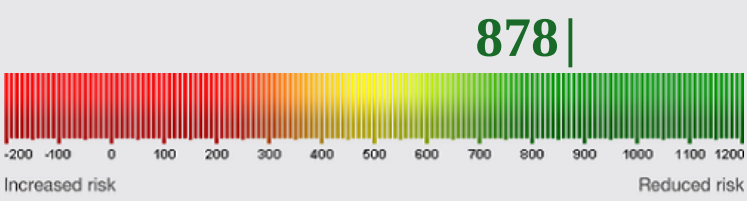
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Summary

Scores

Equifax One Score



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

Comprehensive Score: 825 | **VedaScore 1.1: 994**

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.

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.

Better Type of Credit Enquiries
The lenders and type of credit applied for show more responsible use of credit.

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	5	Financial Hardship Information (FHI)	No
Accounts	2	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$8,500**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 5 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	1 year 10 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	5	$167,593	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: 2 Worst RHI status last 24m: **0** Total limit: **$8,500** 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	**2 (0 closed)**	**$8,500**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	0 (0 closed)	-	-	-	0	0
Credit & charge cards	2 (0 closed)	$8,500	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	Brett Anthony WALKER		10 May 2005	02 Dec 2024	02 Dec 2024
	Date of birth	25 Dec 1972	10 May 2005	02 Dec 2024	
	Drivers licence	096415073	12 Mar 2014	29 Nov 2024	
	Gender	Male			
	File no.	545476207			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	33 Dixon DR, Telina QLD 4680	02 Aug 2024	12 Jul 2025	P
	24 Briffney ST, Kirkwood QLD 4680	12 Sep 2021	02 Dec 2024	P
	7 Barreenong ST, Glen eden QLD 4680	08 Jan 2019	12 Aug 2022	P

Employer	GLADSTONE REGIONAL COUNCIL	16 May 2022	29 Nov 2024	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 5 Total value: $167,593

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
02 Dec 2024	TOYOTA FIN AUSTRALIA LTD*	P	Auto Loan	$33,255	Principal (sole)	AP-1679115
29 Nov 2024	NOW_FIN AUTO CONS	P	Auto Loan	$34,475	Principal (sole)	11207138
12 Aug 2022	TOYOTA FIN AUSTRALIA LTD*	P	Auto Loan	$34,863	Principal (sole)	AP-895157
25 Jul 2022	HERITAGE BANK SERV-ALLIANCE	P	Personal Loan (fixed term)	$50,000	Principal (sole)	
16 May 2022	NOW_FIN PL 2	P	Personal Loan (fixed term)	$15,000	Principal (sole)	1938522

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

BENDIGO BANK LIMITED L **(633000699041174)**

Open date	Status	Latest limit
31 Mar 2016	Open	$1,000

Repayment history

	2024		2025										2026										
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
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	31 Mar 2016		Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

FLEXIGROUP_CC L (462809)

Open date	Status	Latest limit
09 Mar 2020	Open	$7,500

Repayment history

	2024		2025										2026										
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
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	09 Mar 2020		Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Not applicable for the account

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