Equifax Apply One Score

Report for:	CRAIG MARSH D.O.B. 23 August 1971 (55 years old) 8 Kardil ST, Dalyellup WA 6230	Data level:	Comprehensive
		Date generated:	16 Sep 2026 - 10:39
Age of file:	34 years 7 months	Transaction ID:	260916-VA09E-0005M
Permission type:	Consumer report + Commercial report	Charge Back No.:	

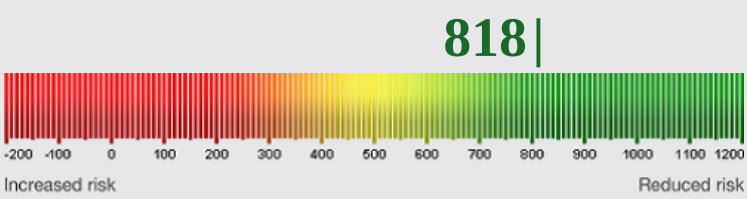
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Summary

Scores

Equifax One Score



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

Comprehensive Score: 949 | **VedaScore 1.1: 994**

Score key contributing factors

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.

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

Infrequent Credit Enquiries
Infrequent applications for credit is an indicator of stability and may indicate 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	3	Financial Hardship Information (FHI)	No
Accounts	2	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$34,871**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 3 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	3	$60,000	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: 2 Worst RHI status last 24m: **0** Total limit: **$34,871** 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)**	**$34,871**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	1 (0 closed)	$29,871	0	0	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	Craig Brian MARSH		23 Jan 1992	02 Jan 2025	14 Nov 2024
	Date of birth	23 Aug 1971	23 Jan 1992	02 Jan 2025	
	Drivers licence	3277691		14 Nov 2024	
	Gender	Male			
	File no.	186815405			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	8 Kardil ST, Dalyellup WA 6230	02 Jan 2025	02 Jan 2025	P
	1 Strachan CT, Gelorup WA 6230	20 May 2024	14 Nov 2024	P
	Panorama cvan pk, 71 Panorama RD, Big grove WA 6330	08 Mar 2023	24 Jul 2023	P

Employer	KEY CIVIL	14 Nov 2024	14 Nov 2024	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 3 Total value: $60,000

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
14 Nov 2024	BEN ADEL BNK ONLINE LEND	P	Credit Card	$5,000	Principal (sole)	
20 May 2024	LATITUDE PERSONAL LOAN NEWSL	P	Personal Loan (fixed term)	$40,000	Principal (sole)	APP-0000421833
16 Nov 2021	LATITUDEPERSONALFINANCEPL*	P	Personal Loan (fixed term)	$15,000	Principal (sole)	3007737499504

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** **(LAI00193652)**

Open date	Status	Latest limit
23 May 2024	Open	$29,871 (As of 14 Aug 2026)

Repayment history

	2024			2025									2026											
	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
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	23 May 2024		Personal Loan (fixed term) (Unsecured)	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

BENDIGO BANK LIMITED L (633000704036011)

Open date	Status	Latest limit
11 Dec 2024	Open	$5,000

Repayment history

	2024			2025										2026									
	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
RHI	C	C	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	11 Dec 2024		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