Equifax Apply One Score

Report for:	LEAH SMITH (+ 2 cross-references) D.O.B. 19 February 1975 (51 years old) 8 Kardil ST, Dalyellup WA 6230	Data level:	Comprehensive
		Date generated:	16 Sep 2026 - 10:37
Age of file:	30 years 7 months	Transaction ID:	260916-VA09H-0006R
Permission type:	Consumer report + Commercial report	Charge Back No.:	

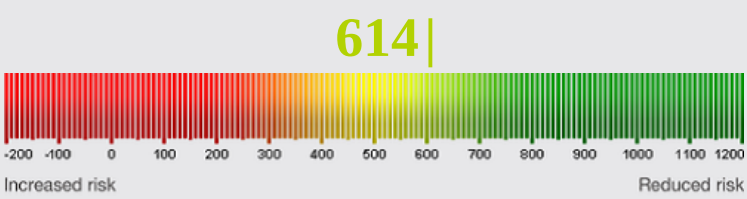
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Summary

Scores

Equifax One Score



5% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 671 | **VedaScore 1.1: 744**

Score key contributing factors

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

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

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.

Short Term Credit Enquiries
Use of shorter term low value credit facilities is often 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	11	Financial Hardship Information (FHI)	No
Accounts	5	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$17,795**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 11 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	11 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	11	$1,003,330	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: 5 Worst RHI status last 24m: **0** Total limit: **$17,795** 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	**5 (2 closed)**	**$17,795**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	3 (2 closed)	$10,795	0	0	0	0
Credit & charge cards	1 (0 closed)	$5,000	0	0	0	0
Auto loans	0 (0 closed)	-	-	-	0	0
Overdraft	1 (0 closed)	$2,000	-	-	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: 3

ID source	Names		First reported date	Last reported date	Last credit enquiry
Primary					
P	Leah Helen joan SMITH		24 Feb 2009	07 Jan 2026	16 Oct 2025
	Date of birth	19 Feb 1975	24 Feb 2009	07 Jan 2026	
	Drivers licence	3291220		07 Jan 2026	
	Gender	Female			
	File no.	664935878			
Cross references					
X1	Leah Helen joan TAYLOR		01 Feb 1996		
	Date of birth	19 Feb 1975	01 Feb 1996	01 Feb 1996	

	Drivers licence	3291220		
	Gender	Female		
X2	Leah Joan PETERSEN		11 Dec 2000	
	Date of birth	19 Feb 1975	11 Dec 2000	11 Dec 2000
	Drivers licence	3291220		
	Gender	Female		

ID Data	Details	First reported date	Last reported date	ID source
Addresses	8 Kardil ST, Dalyellup WA 6230	11 Jan 2025	07 Jan 2026	P
	30 Heppingstone RD, Brunswick WA 6224	10 Jul 2023	16 Oct 2025	P
	1 Strachan Gelorup WA 6230	10 Dec 2024	24 Dec 2024	P
Employer	GRIFFIN COAL	16 Oct 2025	16 Oct 2025	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 11 Total value: $1,003,330

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
16 Oct 2025	MONEY 3 LOANS	P	Personal Loan (fixed term)	$4,000	Principal (sole)	
15 May 2025	PPC PAY IN 4	P	BNPL - Transaction	$0	Principal (sole)	
08 Mar 2025	PPC PAY IN 4	P	BNPL - Transaction	$0	Principal (sole)	
14 Nov 2024	CBA CREDIT CARDS .	P	Credit Card	$5,000	Principal (sole)	423639687 21
04 Apr 2024	KEYSTART LOANS LTD WA	P	Real Property Mortgage	$548,800	Principal (sole)	1118553
13 Feb 2024	PAYRIGHT	P	Personal Loan (revolving)	$8,335	Principal (sole)	C428548001
09 Oct 2023	CBA HOME LOANS	P	Real Property Mortgage	$415,595	Principal (sole)	90507000775
12 Sep 2022	IPF DIGITAL AUSTRALIA PL	P	Personal Loan (revolving)	$0	Principal (sole)	
22 Aug 2022	OPENPAY	P	Personal Loan (revolving)	$1,600	Principal (sole)	1-1564155
09 Jun 2022	MONEY 3 LOANS	P	Personal Loan (fixed term)	$10,000	Principal (sole)	
05 Jun 2022	NOW_FIN PL 2	P	Personal Loan (fixed term)	$10,000	Principal (sole)	1941795

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

PAYRIGHT. L (C428548)

Open date	Status	Latest limit
28 Feb 2024	Closed (20 Mar 2026)	$3,275

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	R	R	R	R	R	R	0	0	0	0	0	0	0	0	0	0	0	0	C	C	C	C	C	C

Other details

ID source	Association		Account type	Relationship	Term	Loan payment method
	Latest start date	**Latest cease date**				
P	28 Feb 2024		Personal Loan (revolving) (Unsecured)	Principal (1 of 1)	2 years 0 months (Fixed)	Principal and Interest in full

FAIR GO FINANCE. L (19626171730587)

Open date	Status	Latest limit
12 Nov 2024	Closed (12 Dec 2025)	$4,400

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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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**				
P	12 Nov 2024		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	2 years 7 months (Fixed)	Principal and Interest in full

FAIR GO FINANCE. L (24816372258672)

Open date	Status	Latest limit
15 Dec 2025	Open	$10,795

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	C	C	C	C	C	C	C	C	C	C	C	C	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	15 Dec 2025		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	2 years 1 month (Fixed)	Principal and Interest in full

Credit & charge cards

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

COMMONWEALTH BANK OF AUSTRAL L (535316XXXXXX2746)

Open date	Status	Latest limit
15 Nov 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	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 2024	Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

Overdraft

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

COMMONWEALTH BANK OF AUSTRAL L (06650310024117)

Open date	Status	Latest limit
18 Oct 2013	Open	$2,000

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / **Latest cease date**				
P	18 Oct 2013	Overdraft (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