Equifax Apply One Score

Report for:	JO-ANNE SKOW D.O.B. 15 April 1971 (55 years old) 7 Damon CT, Millgrove VIC 3799	Data level:	Comprehensive
		Date generated:	22 Sep 2026 - 10:58
Age of file:	26 years 11 months	Transaction ID:	260922-VA09N-0007B
Permission type:	Consumer report	Charge Back No.:	

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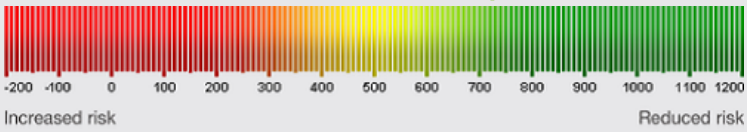
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Summary

Scores

Equifax One Score

729



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

Comprehensive Score: 686 | **VedaScore 1.1:** 750

Score key contributing factors

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.

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

Existing Mortgages or Applications
Having Residential Mortgage accounts and/or enquiries is an indicator of stability and responsible use of credit.

Buy Now Pay Later Credit Enquiries
Use of Buy Now Pay Later facilities 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	19	Financial Hardship Information (FHI)	Yes
Accounts	4	Insolvencies & Actions	0
Defaults	0	Business relationships	1
Total limit	**$503,286**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 19 No. of defaults: 0

Data	Consumer

Time since last enquiry	Less than 1 month	
	Number	**Total**
Enquiries in the last 3 months	1	-
Enquiries in the last 5 years	19	$1,249,443
Defaults	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: **$503,286** FHI: **Yes**

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 (2 closed)**	**$503,286**	**0**	**0**	**1**	0
Real estate mortgages	1 (0 closed)	$493,286	0	0	1	0
Personal loans	1 (1 closed)	-	-	0	0	0
Credit & charge cards	1 (0 closed)	$10,000	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	1 (1 closed)	-	-	-	-	0
BNPL accounts	0 (0 closed)	-	-	-	0	0

Business relationships

No. of relationships: 1 Disqualified directorships: 0

Data	No. of relationships
Current directorships	1
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	Jo-anne Beverley SKOW		13 Oct 1999	23 Aug 2026	23 Aug 2026
	Date of birth	15 Apr 1971	13 Oct 1999	23 Aug 2026	
	Drivers licence	14063116			
	Gender	Female			
	File no.	402056201			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	7 Damon CT, Millgrove VIC 3799	06 Nov 2024	23 Aug 2026	P
	1 Cassandra CT, Ringwood VIC 3134	01 Jun 2023	08 Aug 2025	P
	10 Luxembourg AVE, Clyde north VIC 3978	10 Oct 2022	30 Aug 2024	P

Employer	MONDELEZ INTERNATIONAL	23 Aug 2026	23 Aug 2026	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 19 Total value: $1,249,443

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
23 Aug 2026	BANK OF WESTERN AUSTRALIA	P	Credit Card	$0	Principal (sole)	14192305-1271
13 Jul 2025	LATITUDE FINANCE AUST*	P	Credit Card	$10,000	Principal (sole)	5002397836142
06 Nov 2024	PAYRIGHT	P	Personal Loan (revolving)	$4,968	Principal (sole)	C467608001
30 Aug 2024	BANK OF WESTERN AUSTRALIA	P	Real Property Mortgage	$400,000	Principal (joint)	13581560-3393
26 Jul 2024	NAB PERSONAL LOANS	P	Personal Loan (fixed term)	$50,000	Principal (sole)	820431022
13 Mar 2024	OPTUS FINANCIAL SERVICES.	P	Telecommunications Services	$0	Principal (sole)	YES003871861B0E
25 Feb 2024	NOW_FIN PL 2	P	Personal Loan (fixed term)	$40,000	Principal (sole)	11096271
25 Feb 2024	PLENTI RE LIMITED	P	Personal Loan (fixed term)	$30,000	Principal (sole)	1-19AUN5GVM1CHX
23 Feb 2024	OURMONEYMARKET LENDING P/L	P	Personal Loan (fixed term)	$15,000	Principal (sole)	
10 Feb 2024	LATITUDE FINANCE AUST*	P	Credit Card	$0	Principal (sole)	5003246961767
13 Aug 2023	ZIPMONEY PAYMENTS P/L	P	Personal Loan (revolving)	$0	Principal (sole)	14619644
20 Jul 2023	OURMONEYMARKET LENDING PTY L	P	Personal Loan (fixed term)	$30,000	Principal (sole)	
09 Jul 2023	NAB CREDIT CARDS	P	Credit Card	$0	Principal (sole)	820431022
01 Jun 2023	ENERGYAUSTRALIA PTY LTD	P	Utilities	$0	Principal (sole)	
11 Feb 2023	HARMONEY AUSTRALIA	P	Personal Loan (fixed term)	$59,475	Principal (sole)	
12 Jan 2023	ING DIRECT	P	Real Property Mortgage	$560,000	Principal (sole)	4047573
10 Oct 2022	ENERGYAUSTRALIA PTY LTD	P	Utilities	$0	Principal (sole)	
12 Jun 2022	HARMONEY AUSTRALIA	P	Personal Loan (fixed term)	$50,000	Principal (sole)	
01 May 2022	ZIPPAY	P	Personal Loan (revolving)	$0	Principal (sole)	12275656

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

Real estate mortgages

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

BANKWEST HL L **(4321946537)**

Open date	Status	Latest limit
08 Nov 2024	Open	$493,286 (As of 07 Sep 2026)

Repayment history & financial hardship information

	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
FHI													-	-	-	A	-	-	-	-	-	-	-	-

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date **Latest cease date**				
P	08 Nov 2024	Real Property Mortgage (Secured or Partially Secured)	Principal (1 of 2)	30 years 0 months (Fixed)	Principal and Interest in full

Personal loans

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

PAYRIGHT. L (C467608)

Open date	Status	Latest limit
06 Nov 2024	Closed (16 Sep 2025)	$4,898

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	R	R	R	R	0	0	0	0	0	0	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**				
P	06 Nov 2024	Personal Loan (revolving) (Unsecured)	Principal (1 of 1)	1 year 6 months (Fixed)	Principal and Interest in full

Credit & charge cards

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

LATITUDE FINANCE AUST.. L (521894XXXXXX0047)

Open date	Status	Latest limit
09 Oct 2021	Open	$10,000 (As of 08 Aug 2025)

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	09 Oct 2021	Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

Telecommunications & Utilities

Accounts: 1 Defaults: 0

OPTUS FINANCIAL SERVICES. (62372224139)

Open date	Status	Latest limit
14 Mar 2024	Closed (11 Mar 2025)	$0

Other details

ID source	Association		Account type	Relationship	Term	Loan payment method
	Latest start date	Latest cease date				
P	14 Mar 2024		Telecommunications Services (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: 1

SKOW ENTERPRISES P/L

Data	Detail
Company Status	Registered
Australian Company Number	638668943
Australian Business Number	
Appointment date	23 Jan 2020
File Number	927202938
ASIC extract date & time [1]	12 Jan 2023 - 16:04
Last ASIC update & time [2]	
ID source	P

1. Details were sourced from ASIC's Business Names Record on the give date & time.
2. Updates to the Business Name, Business Registration Number & Business Registration State sources from ASIC on the given date & time.

Previous directorships

Total number: 0

Not present on file

Disqualified directorships

Total number: 0

Not present on file