Equifax Apply One Score

Report for:	LUKE MITCHELL D.O.B. 28 December 1990 (35 years old) Home, 56 Castle AVE, Goolwa beach SA 5214	Data level:	Comprehensive
		Date generated:	28 Oct 2026 - 13:56
Age of file:	17 years 7 months	Transaction ID:	261028-VA0A5-000EQ
Permission type:	Consumer report + Commercial report	Charge Back No.:	

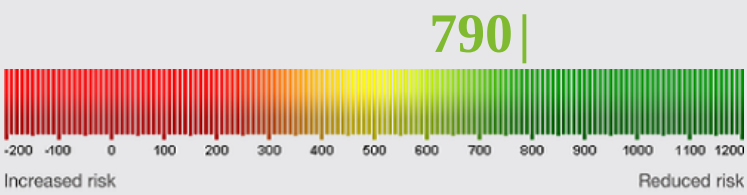
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Summary

Scores

Equifax One Score



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

Comprehensive Score: 811 | **VedaScore 1.1: 759**

Score key contributing factors

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

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.

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

Unsecured Personal Loans
Use of unsecured personal loans 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	5	Financial Hardship Information (FHI)	No
Accounts	3	Insolvencies & Actions	0
Defaults	0	Business relationships	1
Total limit	**$72,081**	Disq. directorships	0

Credit enquiries & defaults

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

Data	Consumer		Commercial	
Time since last enquiry	Less than 1 month		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	1	$1	0	-
Enquiries in the last 5 years	5	$237,761	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: 3 Worst RHI status last 24m: **0** Total limit: **$72,081** 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	**3 (1 closed)**	**$72,081**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	2 (1 closed)	$70,081	0	0	0	0
Credit & charge cards	0 (0 closed)	-	-	-	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: 1 Disqualified directorships: 0

Data	No. of relationships
Current directorships	0
Previous directorships in the last 10 years	1
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	Luke Eric MITCHELL		03 Mar 2009	29 Sep 2026	29 Sep 2026
	Date of birth	28 Dec 1990	03 Mar 2009	29 Sep 2026	
	Drivers licence	CX0147	13 Dec 2024	18 Mar 2026	
	Gender	Male			
	File no.	665462028			

ID Data	Details	First reported date	Last reported date	ID source
Addresses	Home, 56 Castle AVE, Goolwa beach SA 5214	23 May 2025	29 Sep 2026	P
	0 Clegget RD, Littlehampton SA 5250	13 Dec 2024	05 Feb 2026	P
	6 Robertson RD, Port lincoln SA 5606	17 Oct 2023	17 Oct 2023	P

Employer	MARITIME CONSTRUCTIONS	13 Dec 2024	05 Feb 2026	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 5 Total value: $237,761

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
29 Sep 2026	CBA HOME LOANS	P	Real Property Mortgage	$1	Principal (sole)	80000019349
05 Feb 2026	OURMONEYMARKET LENDING P/L	P	Personal Loan (fixed term)	$76,000	Principal (sole)	
05 Feb 2026	RACV FINANCE HEAD OFFICE VIC	P	Auto Loan	$76,760	Principal (sole)	5001111037
23 May 2025	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$10,000	Principal (sole)	63941514 21
13 Dec 2024	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$75,000	Principal (sole)	63941514 21

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

COMMONWEALTH BANK OF AUSTRAL L (572546762)

Open date	Status	Latest limit
26 May 2025	Closed (18 Mar 2026)	$0 (As of 10 Apr 2026)

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	C	C	C	C	C	C	0	0	0	0	0	0	0	0	0	0	0	C	C	C	C	C	C	C

Other details

ID source	Association	Latest start date	Latest cease date	Account type	Relationship	Term	Loan payment method
P		26 May 2025		Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	1 year 0 months (Fixed)	Principal and Interest in full

OURMONEYMARKET L (LAI00151322)

Open date	Status	Latest limit
25 Feb 2026	Open	$70,081 (As of 17 Oct 2026)

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	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	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	25 Feb 2026		Personal Loan (fixed term) (Secured or Partially Secured)	Principal (1 of 1)	5 years (Fixed)	Principal and Interest in full

Overdraft

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

COMMONWEALTH BANK OF AUSTRAL L (06617910566484)

Open date	Status	Latest limit
17 Mar 2014	Open	$2,000

Other details

ID source	Association		Account type	Relationship	Term	Loan payment method
	Latest start date	Latest cease date				
P	17 Mar 2014		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: 1

LUKE MITCHELL P/L

Data	Detail
Australian Company Number	652417000
Australian Business Number	
Appointment date	30 Jul 2021
Cease date	23 Jun 2024
Last Known As Director	15 Feb 2022
File Number	06 Dec 9481
ASIC extract date & time [1]	06 Feb 2026 - 10:41
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 Organisation Name, Company Status, ACN & ABN sources from ASIC on the given date & time.

Disqualified directorships

Total number: 0

Not present on file