

Equifax Apply



Report for: YUAN FU
D.O.B. 26 March 1986 (38 years old)
510/14 Merriwa ST, Gordon NSW 2072
Age of file: 13 years 10 months
Permission type: Consumer report + Commercial report

Data level: Negative
Date generated: 11 Dec 2024 - 11:58
Transaction ID: 241211-AN4CL-005SZ
Charge Back No.:

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Summary

Scores

Score

923

Increased riskReduced risk

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

VedaScore 1.1: 895

Score key contributing factors

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Lack of Consumer Adverse Information

Having no consumer adverse information can have an impact on risk.

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Historical Consumer Credit Application Information

The type and frequency of historical credit applications can be an indicator of risk.

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Consumer Credit Application Pattern

The type and frequency of credit applications can impact risk. Research shows that applicants with a higher risk typically apply for credit more often.

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Current Consumer Credit Application Information

The type and amount of credit being applied for can have an impact on risk.

About the score

Bureau scores use available Equifax bureau data to calculate a risk estimate. The primary purpose of this score is to predict the likelihood of a future adverse event being recorded on the individual's Equifax bureau records in the next 12 months. Please note where Individuals Trading History has been included it is not able to be factored into the score at this time and should be reviewed separately.

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	Insolvencies & Actions	0
Credit enquiries	2	Business relationships	0
Defaults	0	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 2 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	1 year 2 months		-	
	Number	Total	Number	Total
Enquiries in the last 3 months	1	\$960,000	0	-
Enquiries in the last 5 years	2	\$960,000	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

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	Yuan FU	02 Feb 2011	11 Dec 2024	11 Dec 2024

ID data	Details	First reported date	Last reported date	ID source
Date of birth	26 Mar 1986	02 Feb 2011	11 Dec 2024	P
Drivers licence	19453200	-	11 Dec 2024	P
Gender	Female	-	-	P
File no.	719771935	-	-	P

Addresses	510/14 Merriwa ST, Gordon NSW 2072	21 Feb 2021	11 Dec 2024	P
	106 St Johns AVE, Gordon NSW 2072	26 Sep 2023	26 Sep 2023	P
	2 Pearson AVE, Gordon NSW 2072	19 Feb 2020	30 Aug 2022	P

Employer	PARKERHENNIFIN	04 May 2019	04 May 2019	P
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Possible match

Possible match: 0

Not present on file

Credit enquiries**Consumer enquiries**

Total number: 2 Total value: \$960,000

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
11 Dec 2024	UNITED CREDIT P/L	P	Real Property Mortgage	\$960,000	Principal (sole)	
26 Sep 2023	ENERGYAUSTRALIA PTY LTD	P	Utilities	\$0	Principal (sole)	

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

Defaults & CCPs

Consumer Accounts

Not present on file

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