



## Equifax Commercial Apply

Report for: WHETU MCMILLANSYN  
D.O.B. 27 August 1972 (52 years old)  
29 Osprey ST, Caloundra QLD 4551  
Age of file: 1 month  
Permission type: Commercial report + Consumer report

Data level: Negative  
Date generated: 13 Feb 2025 - 15:41  
Transaction ID: 250213-0754E-C9C45  
Charge Back No.: 460c26e1-97ce-4d75-97a6-bce5da6bc345

### Table of Contents

[Summary](#)  
[Identity details](#)  
[Credit enquiries](#)

[Insolvencies & court actions](#)  
[Defaults & CCPs](#)  
[Business relationships](#)

### Summary

#### Scores

**Score**

843

Increased risk

Reduced risk

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

**VedaScore 1.1: 629**

**Score key contributing factors**

- ☒ ☒ ☒ **Directorship or Proprietorship Information**  
Directorship and Proprietor information can have an impact on risk.
- ☒ ☒ ☐ **Lack of Adverse Information**  
The lack of consumer, commercial or public adverse information such as defaults, court judgements and writs can have an impact on risk.
- ☒ ☐ ☐ **Current Application Information**  
The type and amount of credit being applied for can have an impact on risk.
- ☒ ☐ ☐ **Length of the Credit History**  
The time since credit activity is first recorded on file can be an indicator of 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	3	Business relationships	1
Defaults	0	Disq. directorships	0

**Credit enquiries & defaults**

No. of enquiries: 3    No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	-		0 month	
	Number	Total	Number	Total
Enquiries in the last 3 months	0	-	3	\$105,444
Enquiries in the last 5 years	0	-	3	\$105,444
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: 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	Whetu MCMILLANSYN	12 Feb 2025	13 Feb 2025	13 Feb 2025

ID data	Details	First reported date	Last reported date	ID source
Date of birth	27 Aug 1972	12 Feb 2025	13 Feb 2025	P
Drivers licence	799253070	13 Feb 2025	13 Feb 2025	P
Gender	Male	-	-	P
File no.	312698654	-	-	P

Addresses	29 Osprey ST, Caloundra QLD 4551	12 Feb 2025	13 Feb 2025	P
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Employer + Occupation	SOCC	13 Feb 2025	13 Feb 2025	P
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**Possible match**

Possible match: 0

Not present on file

**Credit enquiries****Commercial enquiries**

Total number: 3    Total value: \$105,444

Date	Enquirer	ID source	Account type	Amount	Role	Co-borrower	Reference no.
13 Feb 2025	A.C.N. 603 303 126 P/L	P	Leasing	\$10,000	Principal (sole)		CA00044517

Date	Enquirer	ID source	Account type	Amount	Role	Co-borrower	Reference no.
13 Feb 2025	SNAP ON TOOLS P/L	P	Credit Card	\$0	Principal (sole)		204977987
01 Jan 2025	LARGE BANK	P	60-Day Account	\$95,444	Principal (sole)		

### Commercial file notes

Total number: 0

Not present on file

### Consumer 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

## Commercial Accounts

Not present on file

## Business relationships

### Business names

Total number: 0

Not present on file

### Current directorships

Total number: 1

## CHROME YELLOW LAVA FIELD PENGUIN TRUST INC

Data	Detail
Company Status	Registered
Australian Company Number	050361987
Australian Business Number	
Appointment date	29 Apr 2000
File Number	312698637
ASIC extract date & time <sup>1</sup>	22 Jan 2025 - 16:34
Last ASIC update & time <sup>2</sup>	
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