

# **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 460c26e1-97ce-4d75-97a6-

Charge Back No.: 400C20e1-97C6 bce5da6bc345

# **Table of Contents**

Summary

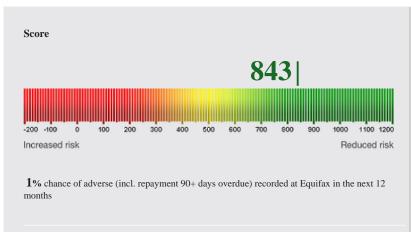
Identity details
Credit enquiries

Insolvencies & court actions

Defaults & CCPs
Business relationships

## **Summary**

#### **Scores**



### 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

VedaScore 1.1: 629

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	

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

Data Consumer Commercial

Time since last enquiry 0 month Total Total Number Number Enquiries in the last 3 months 0 3 \$105,444 0 \$105,444 Enquiries in the last 5 years 3 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	-	-	Р
Addresses	29 Osprey ST, Caloundra QLD 4551	12 Feb 2025	13 Feb 2025	P
Employer + Occupation	SOCC	13 Feb 2025	13 Feb 2025	P
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			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
I El Sullai Hisulvelles	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 1	22 Jan 2025 - 16:34
Last ASIC update & time <sup>2</sup>	
ID source	P

<sup>1.</sup> Details were sourced from ASIC's Business Names Record on the give date & time.

### Previous directorships Total number: 0

Not present on file

### **Disqualified directorships**Total number: 0

Not present on file

<sup>2.</sup> Updates to the Business Name, Business Registration Number & Business Registration State sources from ASIC on the given date & time.