

Credit Report

ARSHDEEP SINGH


Report date: 26 May 2024



EQUIFAX®

Credit Rating

Date : 26 May 2024

Rating **Excellent ***

 Contributing Factors	Impact
¹ Existing home loans or home loan applications	↑
² Applying for better types of credit or lenders	↑
³ Stable employment and residence	↑
⁴ Infrequent applications for commercial credit or loans	↑

 Defining the impact	 Legend
Significantly decreases score ↓↓↓	● Excellent: 853 - 1200
Moderately decreases score ↓↓	● Very Good: 735 - 852
Slightly decreases score ↓	● Good: 661 - 734
Slightly increases score ↑	● Average: 460 - 660
Moderately increases score ↑↑	● Below Average: 0 - 459
Significantly increases score ↑↑↑	● Data Unavailable

*For additional information about your credit rating, refer to the Credits Ratings - Explanation Statement located at the end of this report.

1 You have a home loan, or have applied for one, which is good for your credit score, it makes you a more eligible applicant. 2 The types of credit and lenders are important to your score. Continue to apply for secured credit applications (where you offer up an asset as collateral) and from large banks or auto financiers. 3 Stable employment and residence can indicate you are more reliable. If you've been living and working in one place for a long time, it's better for your credit score. 4 You rarely or infrequently make credit or loan applications for business purposes. This indicates you are a lower risk to lenders, which can help your credit score.

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Personal Information

Identity Details

Name: ARSHDEEP SINGH

Date of Birth: 23 Nov 1987

Gender: Male

Drivers Licence Number: 009883604

File number: 770466827

Current Address: 10 FEATHERWOOD Crescent CRAIGIEBURN VIC 3064

Previous Addresses: 25/60 CRADLE MOUNTAIN Drive CRAIGIEBURN VIC 3064
27/142 BRIDGE Road WESTMEAD NSW 2145

Current Employer: NAB

* Addresses & employment details ordered as in bureau.

Credit Overview

Account Details

Total combined credit limit:	\$1,750,659.00
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Number of active credit accounts:	5
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Number of closed credit accounts:	0
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Number of overdue accounts:	0
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Number of missed repayments:	0
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Summary

Credit Enquiries	
Consumer Credit Enquiries	8
Commercial Credit Enquiries	2
Commercial Authorised Agent Enquiries	0
Insolvency and Court Judgements	
Bankruptcy Act Information	0
Court Judgements	0
Accounts, Repayment History and Financial Hardship Information	
Consumer Accounts	5
Commercial Credit Providers	0
Overdue Accounts	
Consumer Overdue Accounts	0
Commercial Overdue Accounts	0
Business Relationship Information	
Current Directorship	1
Previous Directorship	0
Disqualified Directorship	0
Proprietorship	0
Other	
Bans	0
Complaints	0
File Notes	0
File Access	2

Credit Enquiries

Consumer Credit Enquiries

Enquiry Date	Credit Provider	Reason for enquiry	Amount	Association	Reference No.
15 Nov 2021	NAB HOME LOANS	Real Property Mortgage	\$1,200,000.00	Joint	368911176
15 Oct 2021	NAB HOME LOANS	Real Property Mortgage	\$1,500,000.00	Joint	368911176
27 Jul 2021	NAB HOME LOANS	Real Property Mortgage	\$1,150,000.00	Joint	368911176
17 Jun 2021	NAB CREDIT CARDS	Credit Card	\$15,000.00	Principal's Account	368911176
04 Mar 2021	NAB CREDIT CARDS	Credit Card	\$15,000.00	Principal's Account	368911176
22 Dec 2020	NAB HOME LOANS	Real Property Mortgage	\$300,000.00	Principal's Account	368911176
26 Nov 2020	LATITUDE FINANCE AUST*	Credit Card	\$0.00	Principal's Account	
01 Mar 2020	WOOLWORTHS MOBILE	Telecommunication Services	\$1,578.00	Principal's Account	

Commercial Credit Enquiries

Enquiry Date	Credit Provider	Reason for enquiry	Amount	Association	Co Borrower	Reference No.
12 Jul 2023	OPTUS FINANCIAL SERVICES.	Director's Access	\$0.00	Director (Commercial only)		430141695206F32

Enquiry Date	Credit Provider	Reason for enquiry	Amount	Association	Co Borrower	Reference No.
10 Aug 2022	CBA AF FULFILMENT STD	Leasing	\$68,685.00	Principal's Account		

Accounts, Repayment History and Financial Hardship Information*

Consumer Accounts

NATIONAL AUSTRALIA BANK AU 453030XXXXXX2416 - 17184094

Account Type	Credit Limit	Open Date	Closed Date	Re-open Date	Ceased Date							
Credit Card	\$15,000.00	18 Jun 2021										
Loan repayment arrangement		Term type		Terms								
Principal and Interest are to be paid in full		Revolving		XXX Month(s)								
Current Repayment Status												
Payment report pending												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022						✓	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024	✓	✓	✓	✓	P							

* Financial Hardship Information (FHI) is not available for this account.

Legend

✓ Payment received on time	4 90-119 days past due	R Payment Not Reported
1 Up to 29 days past due	5 120-149 days past due	P Repayment pending
2 30-59 days past due	6 150-179 days past due	C Account Closed
3 60-89 Days past due	X 180+ days overdue	Outside of Reporting window

NATIONAL AUSTRALIA BANK AU 702141932 - 16647600

Account Type	Credit Limit	Open Date	Closed Date	Re-open Date	Ceased Date
Real Property Mortgage	\$249,498.00	21 Jan 2021			

Loan repayment arrangement	Term type	Terms
Principal and Interest are to be paid in full	Fixed	348 Month(s)

Current Repayment Status
Payment report pending

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022						✓	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024	✓	✓	✓	✓	P							

* Financial Hardship Information (FHI) is not available for this account.

Legend

✓ Payment received on time

1 Up to 29 days past due

2 30-59 days past due

3 60-89 Days past due

4 90-119 days past due

5 120-149 days past due

6 150-179 days past due

X 180+ days overdue

R Payment Not Reported

P Repayment pending

C Account Closed

Outside of Reporting window

NATIONAL AUSTRALIA BANK AU 702156325 - 16645593

Account Type	Credit Limit	Open Date	Closed Date	Re-open Date	Ceased Date
Real Property Mortgage	\$140,458.00	21 Jan 2021			

Loan repayment arrangement	Term type	Terms
Principal and Interest are to be paid in full	Fixed	348 Month(s)

Current Repayment Status
Payment report pending

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022						✓	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024	✓	✓	✓	✓	P							

* Financial Hardship Information (FHI) is not available for this account.

Legend

✓ Payment received on time

1 Up to 29 days past due

2 30-59 days past due

3 60-89 Days past due

4 90-119 days past due

5 120-149 days past due

6 150-179 days past due

X 180+ days overdue

R Payment Not Reported

P Repayment pending

C Account Closed

Outside of Reporting window

NATIONAL AUSTRALIA BANK AU 940836705 - 17712526

Account Type	Credit Limit	Open Date	Closed Date	Re-open Date	Ceased Date
Real Property Mortgage	\$209,773.00	14 Dec 2021			

Loan repayment arrangement	Term type	Terms
Principal and Interest are to be paid in full	Fixed	360 Month(s)

Current Repayment Status
Payment report pending

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022						✓	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024	✓	✓	✓	✓	P							

* Financial Hardship Information (FHI) is not available for this account.

Legend

✓ Payment received on time

1 Up to 29 days past due

2 30-59 days past due

3 60-89 Days past due

4 90-119 days past due

5 120-149 days past due

6 150-179 days past due

X 180+ days overdue

R Payment Not Reported

P Repayment pending

C Account Closed

Outside of Reporting window

NATIONAL AUSTRALIA BANK AU 940846591 - 17711512

Account Type	Credit Limit	Open Date	Closed Date	Re-open Date	Ceased Date
Real Property Mortgage	\$1,135,930.00	14 Dec 2021			

Loan repayment arrangement	Term type	Terms
Principal and Interest are to be paid in full	Fixed	360 Month(s)

Current Repayment Status
Payment report pending

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022						✓	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024	✓	✓	✓	✓	P							

* Financial Hardship Information (FHI) is not available for this account.

Legend

✓ Payment received on time

1 Up to 29 days past due

2 30-59 days past due

3 60-89 Days past due

4 90-119 days past due

5 120-149 days past due

6 150-179 days past due

X 180+ days overdue

R Payment Not Reported

P Repayment pending

C Account Closed

Outside of Reporting window

Business Relationship Information

Current Directorship	
Company Name	ASJ IT CONSULTING
Company Type	Proprietary Limited
ACN	667696291
ABN	14667696291
Appointment Date	03 May 2023
ASIC Extract Date/time	05 May 2023 14:15:00

Others

File Access	
26 May 2024	EQUIFAX PUBLIC ACCESS
07 May 2023	NATIONAL AUSTRALIA BANK AU



EQUIFAX®

Credit Ratings - Explanation Statement

Your Equifax credit report is a record of your credit history. It may include information on applications for credit that you have made in the past as well as information relating to your history of repaying credit card debts, personal loans and mortgages (including modified repayment arrangements due to hardship). Your credit report may also include publicly available information, such as court writs and judgements related to bankruptcies, personal insolvencies and debt agreements.

Credit reports are available to all consumers who have a credit history. These reports are built using information provided by credit providers as well as public record information.

Updated September 2022

Information in your Equifax Credit Report

In your Credit Report you will find information about your history with credit. Your Credit Report is divided into a number of sections:

1. Personal information / identity details

This includes information like your name, date of birth and names you may be also known as. It may also include your driver's licence number, as well as a list of places you have worked and addresses where you have lived or operated a business from.

2. Your Equifax Credit Score

Your Equifax Credit Score will be a number between 0-1200 and is based on your credit information held by Equifax. In simple terms, the higher your Equifax Score, the better your credit profile and the lower credit risk you are.

There are a number of key attributes that are taken into consideration when generating your Equifax Credit Score:

- The type of credit being applied for ie Mortgage, Credit Card, Mobile Phone Plan etc.
- The number, type and age of any credit facilities you have opened or closed in the last 24 months and whether you have missed any payments.
- Age of your credit file (report).
- Your personal details including any directorship and proprietorship information.
- The number of credit enquiries and any negative events, such as missed payments, defaults or bankruptcies.

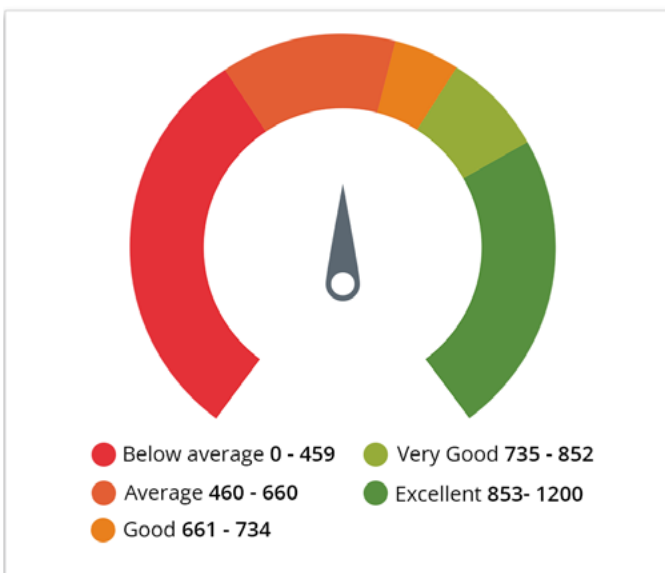
It is important to note that the way the Equifax Credit Score is used in practice by lenders may differ to the way it is shown in your Equifax Credit Report or displayed in the Equifax Credit and Identity portal. Each lender may also apply their own lending criteria and policies, and in some cases their own scores, which is why some lenders may approve your application while others will not.



3. Equifax Credit Rating

This rating helps you to understand your level of risk, based on your Equifax Credit Score, compared to the Australian credit-active population held by Equifax.

The Equifax Credit Rating is based on historical analysis that determines how likely an adverse event will occur, such as a default or any account/loan that reaches 90 days past due in the following 12 months after the credit application. This is a key determining factor in whether you are likely to be able to repay future credit.



Set out below is a description of the five Credit Rating bands used by Equifax.

0-459 - Below Average

If your Equifax Credit Score is within this band, there is an above average possibility an adverse event will be recorded on your Credit Report in the next 12 months.

Factors with the biggest impact/most common on scores in this band are as follows:

1. Payment defaults, late payments (30+ days) or default judgements reported
2. The number and type of credit applications (with frequent applications for unsecured lending)
3. Use of short term credit facilities (like Payday or Buy Now Pay Later)

If you are in this band, you can generally improve your score by:

- ensuring all bills and credit payments are made on time; and
- restricting the number of applications you make for new credit.



460-660 - Average

If your Equifax Credit Score is within this band, there is an average possibility an adverse event will be recorded on your Credit Report in the next 12 months.

Factors with the biggest impact/most common on scores in this band are as follows:

1. The number and type of credit applications (with frequent applications for unsecured lending)
2. Multiple credit applications in a short time frame
3. Instability of residence or employment

If you are in this band, you can generally improve your score by:

- ensuring all bills and credit payments are made on time; and
- reducing any unnecessary credit facilities such as multiple credit cards.



661-734 - Good

Scores in this category indicate that an adverse event is less likely than average to be recorded on your Credit Report in the next 12 months. The odds of no adverse events occurring on your Credit Report in the next 12 months are better than the average population odds.

Factors with the biggest impact/most common on scores in this band are as follows:

1. The number and type of credit applications
2. Demonstrating no arrears/defaults
3. Length of credit history

If you are in this band, you can generally improve your score by:

- limiting applications for unsecured credit



735-852 - Very Good

If your Equifax Credit Score is within this band, it is unlikely an adverse event will be recorded on your Credit Report in the next 12 months. In other words, the odds of no adverse events occurring on your Credit Report in the next 12 months are more than 2 times better than the average population odds

Factors with the biggest impact/most common on scores in this band are as follows:

1. Demonstrating no arrears/defaults
2. Length of credit history (evidence of longer term credit relationships)
3. The nature and frequency of credit applications

If you are in this band, you can generally improve your score by:

- reducing/minimising credit enquiries and credit applications



853-1200 - Excellent

If your Equifax Credit Score is within this band, an adverse event is highly unlikely to be recorded on your Credit Report in the next 12 months. In other words, the odds of no adverse events occurring on your Credit Report in the next 12 months are more than 5 times better than the average population odds.

Factors with the biggest impact/most common on scores in this band are as follows:

1. Demonstrating no arrears/defaults
2. Length of credit history (with evidence of longer term credit relationships)
3. Residential mortgage activity

If you are in this band, you can generally improve your score by:

- continuing to pay on time; and
- limiting exposure to unsecured credit.



Equifax reviews the Australian credit-active population scores regularly and the Equifax Credit Score rating is calculated to take into account population and economic changes.

4. Consumer credit information

The consumer credit information section of your Credit Report includes:

Details of credit enquiries that have been made on you by a credit provider when you have made an application for consumer credit. Consumer credit relates to loans for household or family purposes as well as for the purchase, renovation or refinancing of a residential investment property. Well-known types of credit include credit cards, mortgages, personal loans, car loans and credit contracts. Credit contracts are typically used by businesses – such as utility providers and telecommunications companies – that provide a good or service upfront and get paid for it at a later date. The ‘buy now pay later’ store finance and store cards many retailers offer are also a type of credit.

Consumer credit liability accounts – this may be an account that you currently have open or have had open in the past. Your Credit Report may include information about the type of consumer credit liability account you had or have, as well as its credit limit and open and/or close date. Please note that not all credit providers supply consumer credit liability information to credit reporting bodies (such as Equifax).

Monthly repayment history on credit accounts such as mortgages, personal loans and credit cards. This reflects whether you have paid the minimum amount required on time each month or not. It will also include information on any defaults or financial hardship arrangements in relation to your accounts. Please note that not all credit providers supply repayment history information to credit reporting bodies (such as Equifax).

Overdue accounts such as defaults, new arrangements on your defaults as a result of financial hardship and serious credit infringements

Public record information like:

- Court judgements
- Directorship details
- Proprietorship details
- Bankruptcy, debt agreement and personal insolvency



5. Commercial credit information

This is information about credit enquiries that have been made on you for commercial credit. Common types of commercial credit are a work-mobile-phone contract, business loan and business credit card. It may also include details of any overdue commercial credit accounts and other debts.

6. File access information

This is information about third parties that have accessed your Credit Report. These third parties may include brokers, credit repair agencies and Equifax. For example, if you request a copy of your Credit Report from Equifax, the fact that Equifax has accessed your Credit File in order to provide your Credit Report will be noted.