



Equifax Apply

Report for: MALKEET SINGH
D.O.B. 15 March 1985 (33 years old)
6/9 Gordon AVE, Ingleburn NSW 2565

Age of file: 8 months

Permission type: Consumer report + Commercial report

Data level: Comprehensive

Date generated: 11 Sep 2018 - 14:21

Transaction ID: 180911-P14JZ-04NUM

Charge Back No.: 9141d3d2-2733-4379-8ce7-63d05399aa8c

Table of Contents

[Summary](#)

[Identity details](#)

[Credit enquiries](#)

[Insolvencies & court actions](#)

[Accounts & repayments](#)

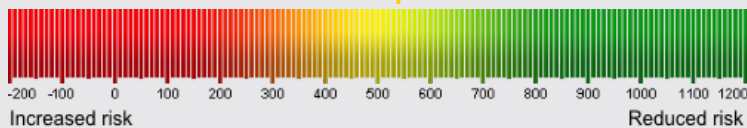
[Business relationships](#)

Summary

Scores

Comprehensive Score

547



8% chance of adverse recorded at Equifax in the next 12 months

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.

Score key contributing factors

- ☒ ☒ **Recent Consumer Credit Application Information**
Recent credit applications made can have an impact on risk.
- ☒ ☐ **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.
- ☒ ☐ **Length of Credit History**
The time since credit activity is first recorded on file can be an indicator of risk.
- ☒ ☐ **Historical Consumer Credit Application Information**
The type and frequency of historical credit applications can be an indicator of risk.

Headlines

Adverse on file	No	Worst RHI status last 24m	-
Credit enquiries	3	Insolvencies & Actions	0
Accounts	0	Business relationships	0
Defaults	0	Disq. directorships	0
Total limit	-		

Credit enquiries & defaults	No. of enquiries: 3	No. of defaults: 0
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Data	Consumer		Commercial	
Time since last enquiry	5 months		-	
	Number	Total	Number	Total
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	3	\$2,000	0	-
Defaults	0	-	0	-

Personal insolvencies & court actions	No. of actions: 0
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Data	No. of actions
Personal insolvency	0
Default judgement	0
Other court actions	0

Accounts & repayments	No. of accounts: 0	Worst RHI status last 24m: -	Total limit: -
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Not present on file

Business relationships	No. of relationships: 0	Disqualified directorships: 0
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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
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ID source	Names	First reported date	Last reported date	Last credit enquiry
Primary				
P	Malkeet SINGH	24 Dec 2017	27 Apr 2018	29 Mar 2018
	Date of birth 15 Mar 1985	24 Dec 2017	27 Apr 2018	
	Drivers licence 22678824	24 Dec 2017	27 Apr 2018	
	Gender Male			
	File no. 875630641			
ID Data	Details	First reported date	Last reported date	ID source
Addresses	6/9 Gordon AVE, Ingleburn NSW 2565	24 Dec 2017	27 Apr 2018	P

Employer	SOPRANO DESIGN	03 Jan 2018	29 Mar 2018	P
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Possible match	Possible match: 0
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Not present on file

Credit enquiries

Consumer enquiries	Total number: 3	Total value: \$2,000
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Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
29 Mar 2018	AMERICAN EXP NEW ACCTS NSW*	P	Credit Card	\$0	Principal (sole)	
03 Jan 2018	LATITUDE FINANCE AUST*	P	Credit Card	\$2,000	Principal (sole)	9908003105856
24 Dec 2017	ZIPMONEY P/L	P	Personal Loan (revolving)	\$0	Principal (sole)	1793714

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

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