

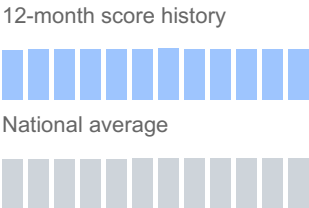
## Summary

Credit score

702 / 999

Band: Fair • Percentile: 58%

Accounts are generally well maintained.  
Moderate utilisation and rare late payments.



## Consumer details

Name	Avery J. Morgan	Date of birth	1993-04-18
Current address	12 Demo Lane, Brixton, London, SW9 0DE		
Postcode	SW9 0DE	National ID (placeholder)	GB-NINO-DEMO-1234
Employer	Acme Lending Ltd (SAMPLE)	Time in employment	2 years, 7 months

## Open credit accounts

Creditor	Type	Opened	Limit (£)	Balance (£)	Status	Payment history (12 months)
Demo Bank PLC	Credit card	14 Mar 2023	4,000	1,760	Open — Current	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Demo Finance Ltd	Personal loan	02 Sep 2022	—	3,200	Open — Paying as agreed	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Demo Bank PLC	Current account (overdraft)	08 May 2021	1,000	150	Open — Low utilisation	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>

## Closed accounts

Creditor	Type	Opened	Closed	Status
Retail Card Co.	Store card	05 Feb 2020	09 Jan 2024	Settled

## Public records

No public records found.

## Recent credit searches (last 12 months)

Date	Organisation	Purpose
26 Sep 2025	Acme Lending Ltd	Affordability check
03 Jun 2025	TelecomsCo	New contract
12 Jan 2025	InsuranceCo	Quote

## Linked addresses & employment

Address	From	To
Flat 2, 8 Example Road, Clapham, London, SW4 8AA	2019	2023
12 Demo Lane, Brixton, London, SW9 0DE	2023	Present

## Risk summary

Overall risk considered \*moderate\*: revolving utilisation at ~44%, one isolated 1-month late in the last year, no public records, and stable employment tenure.

SAMPLE synthetic report for demonstration only — not a real credit file.

SAMPLE - DEMO