Demo Credit Bureau — Consumer Credit Report (SAMPLE)
Report ID: DCR-20251007-FULL-001 • Generated: 07 Oct 2025 23:47

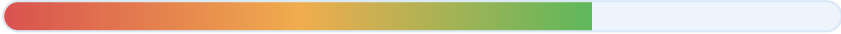For demonstration only — not a real bureau file

Credit Summary

Score range

Credit score

702 / 999

Band: **Fair** • Percentile: 58%

Accounts are generally well maintained. Moderate utilisation and an isolated late payment.
Key score factors:

- Short overall credit history (<3 years)
- One recent 30-day late payment
- Moderate utilisation (~44%)
- Stable employment and address history

12-month score history

Key statistics

Total open accounts	7	Total closed accounts (last 2 years)	3
Total credit limit (£)	£12000	Total outstanding balance (£)	£5320
Overall utilisation	44%	On-time payment rate	96%

Consumer details

Full name	Avery J. Morgan	Date of birth	1993-04-18
Current address	12 Demo Lane, Brixton, London, SW9 0DE		
Employer	Acme Lending Ltd (SAMPLE)	Time in employment	2 years, 7 months
Electoral roll	Confirmed at current address	Linked addresses	2

Demo Lender 1 — Mortgage

Opened: 06 Nov 2021 • Status: Open — Current

Account reference: ACC-1001 • Terms: Representative APR varies

Limit (£)	205682	Current balance (£)	2039
High balance (£)	2163	Monthly repayment	185

24-month payment history (most recent month on the right)

✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2	✓	✓	✓

Legend: ✓ = on-time, 1 = 30 days late, 2 = 60 days, 3 = 90+ days, ✖ = default/missed

Notes:
Recent increase in balance due to seasonal spending.

Demo Lender 2 — Mortgage   Opened: 19 Aug 2022 • Status: Open — Current

Account reference: ACC-1002 • Terms: Representative APR varies

Limit (£)	64715	Current balance (£)	0
High balance (£)	1596	Monthly repayment	109

24-month payment history (most recent month on the right)

| ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 1 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✖ | ✓ |

Legend: ✓ = on-time, 1 = 30 days late, 2 = 60 days, 3 = 90+ days, ✖ = default/missed

Notes:
Low utilisation and account in good standing.

Demo Lender 3 — Store Card   Opened: 05 Sep 2024 • Status: Open — Current

Account reference: ACC-1003 • Terms: Representative APR varies

Limit (£)	3783	Current balance (£)	0
High balance (£)	934	Monthly repayment	167

24-month payment history (most recent month on the right)

| ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 1 | ✓ | ✓ | ✓ | 1 | ✓ | ✓ | ✓ | ✓ | ✓ |

Legend: ✓ = on-time, 1 = 30 days late, 2 = 60 days, 3 = 90+ days, ✖ = default/missed

Notes:
Low utilisation and account in good standing.

Demo Lender 4 — Car Finance   Opened: 21 Dec 2020 • Status: Open — Paying as agreed

Account reference: ACC-1004 • Terms: Representative APR varies

Limit (£)	10401	Current balance (£)	3982
High balance (£)	4903	Monthly repayment	409

24-month payment history (most recent month on the right)

| ✖ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 1 | ✓ | ✓ | ✓ | 1 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

Legend: ✓ = on-time, 1 = 30 days late, 2 = 60 days, 3 = 90+ days, ✖ = default/missed

Notes:
Recent increase in balance due to seasonal spending.

Demo Lender 5 — Store Card   Opened: 23 Jan 2021 • Status: Open — Low utilisation

Account reference: ACC-1005 • Terms: Representative APR varies

Limit (£)	1450	Current balance (£)	2602
High balance (£)	4572	Monthly repayment	350

24-month payment history (most recent month on the right)

| 2 | ✓ | ✓ | 1 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 1 | ✓ | ✓ | ✓ | ✓ | 2 | 1 | ✓ | ✓ | ✓ | ✓ |

Legend: ✓ = on-time, 1 = 30 days late, 2 = 60 days, 3 = 90+ days, ✖ = default/missed

Notes:
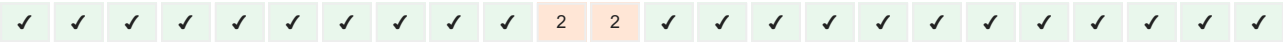Low utilisation and account in good standing.

Demo Lender 6 — Credit Card

Opened: 10 Jan 2024 • Status: Open — Current

Account reference: ACC-1006 • Terms: Representative APR varies

Limit (£)	2803	Current balance (£)	1495
High balance (£)	1783	Monthly repayment	62

24-month payment history (most recent month on the right)

✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ 2 2 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓

Legend: ✓ = on-time, 1 = 30 days late, 2 = 60 days, 3 = 90+ days, ✖ = default/missed

Notes:
Low utilisation and account in good standing.

Demo Lender 7 — Student Loan

Opened: 11 Dec 2023 • Status: Open — Low utilisation

Account reference: ACC-1007 • Terms: Representative APR varies

Limit (£)	—	Current balance (£)	1604
High balance (£)	2751	Monthly repayment	349

24-month payment history (most recent month on the right)

✓ ✓ 1 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ 1 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓

Legend: ✓ = on-time, 1 = 30 days late, 2 = 60 days, 3 = 90+ days, ✖ = default/missed

Notes:
Account under promotional rate; normal payments in place.

Demo Lender 8 — Personal Loan

Opened: 14 Jun 2023 • Status: Open — Low utilisation

Account reference: ACC-1008 • Terms: Representative APR varies

Limit (£)	10190	Current balance (£)	1714
High balance (£)	2196	Monthly repayment	314

24-month payment history (most recent month on the right)

1 ✓

Legend: ✓ = on-time, 1 = 30 days late, 2 = 60 days, 3 = 90+ days, ✖ = default/missed

Notes:
Low utilisation and account in good standing.

Demo Lender 9 — Student Loan

Opened: 20 Jan 2023 • Status: Open — Paying as agreed

Account reference: ACC-1009 • Terms: Representative APR varies

Limit (£)	—	Current balance (£)	1882
High balance (£)	3372	Monthly repayment	296

24-month payment history (most recent month on the right)

✓ ✓ ✓ ✓ ✓ ✓ ✓ ✖ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✖ 1 ✓ ✓ ✓ ✓

Legend: ✓ = on-time, 1 = 30 days late, 2 = 60 days, 3 = 90+ days, ✖ = default/missed

Notes:
Recent increase in balance due to seasonal spending.

Demo Lender 10 — Car Finance

Account reference: ACC-1010 • Terms: Representative APR varies

Opened: 01 Aug 2024 • Status: Open — Current

Limit (£)	39004	Current balance (£)	0
High balance (£)	908	Monthly repayment	48

24-month payment history (most recent month on the right)

✓ ✖ ✓ ✓

Legend: ✓ = on-time, 1 = 30 days late, 2 = 60 days, 3 = 90+ days, ✖ = default/missed

Notes:
Low utilisation and account in good standing.

Demo Lender 11 — Personal Loan

Account reference: ACC-1011 • Terms: Representative APR varies

Opened: 25 May 2021 • Status: Open — Paying as agreed

Limit (£)	9449	Current balance (£)	200
High balance (£)	1643	Monthly repayment	251

24-month payment history (most recent month on the right)

✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✖ ✓ 1 ✓ ✓ ✓ ✓

Legend: ✓ = on-time, 1 = 30 days late, 2 = 60 days, 3 = 90+ days, ✖ = default/missed

Notes:
Recent increase in balance due to seasonal spending.

Demo Lender 12 — Current Account (Overdraft)

Account reference: ACC-1012 • Terms: Representative APR varies

Opened: 08 May 2024 • Status: Open — Current

Limit (£)	2857	Current balance (£)	605
High balance (£)	2438	Monthly repayment	311

24-month payment history (most recent month on the right)

✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ 1 ✓ ✓ ✓ ✓ ✖ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓

Legend: ✓ = on-time, 1 = 30 days late, 2 = 60 days, 3 = 90+ days, ✖ = default/missed

Notes:
Low utilisation and account in good standing.

Closed accounts

Creditor	Type	Opened	Closed	Status	Settlement
Retail Store Ltd	Store Card	05 Feb 2017	09 Jan 2021	Settled	Paid in full
Old Bank Plc	Current Account	01 Mar 2012	01 Jul 2019	Closed by customer	N/A
Short Term Lender	Payday loan	12 Jan 2018	10 Mar 2018	Settled	Paid

Public records & enforcement

No public records (CCJs, bankruptcies, IVAs) found in the reporting period.

Recent credit searches

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

Financial associations

Name	Relation	Associated accounts	Status
Jamie Morgan	Spouse	Joint mortgage with Demo Mortgage Bank	Active

Risk narrative

The subject presents a moderate risk profile. Overall credit utilisation is approximately 44%. Payment history shows a predominance of on-time payments across accounts, with isolated late payments. No active public records recorded. The main contributors to the score are short credit history and recent credit activity.

Glossary & How to read this report

Score: Numeric value representing the bureau's assessment of risk (higher = lower risk).

Utilisation: Total revolving balances divided by total revolving limits (expressed as %).

Payment history: A 24-month grid showing on-time/late payments for each account. Repeated late payments and missed payments increase risk.

Public records: County Court Judgements (CCJs), bankruptcy orders, Individual Voluntary Arrangements (IVAs) or similar legal filings.

How to dispute: This is a synthetic demo. In a real report contact the data provider or the creditor listed for that account.