

Demo Credit Bureau — Consumer Credit Report

Report ID: DCR-2025-10-CR12345 | Generated: 07 Oct 2025 23:34

Credit Score Overview

Score	702 / 999	Band	Fair	Percentile	58%
Interpretation	Moderate credit risk. Accounts well maintained with low default risk.				

Factors affecting your score:

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

Identity & Verification

Full name	Avery J. Morgan	Date of birth	1993-04-18
Address	12 Demo Lane, Brixton, London, SW9 0DE		
Postcode	SW9 0DE	National ID	GB-NINO-DEMO-1234
Electoral roll confirmed	Confirmed at current address	Time at address	2 years 4 months

Financial Associations

Name	Relation	Shared account	Status
Jamie Morgan	Spouse	Joint mortgage with Demo Mortgage Bank	Active

Credit Utilisation Summary

Total credit limit	£8,000	Total balance	£3,520
Overall utilisation	<div><div></div></div> 44%		
Average account age	2 years 3 months	On-time payment rate	97%

Open Credit Accounts

Creditor	Type	Opened	Limit (£)	Balance (£)	High balance (£)	Status	24-month Payment History
Demo Bank PLC	Credit Card	14 Mar 2023	4,000	1,760	2,100	Open — Active	<div><div></div></div>
AutoFinance Ltd	Car Loan	02 Sep 2022	—	3,200	4,000	Open — Paying as agreed	<div><div></div></div>

Closed Accounts

Creditor	Type	Opened	Closed	Status	Settlement
Retail Card Co.	Store Card	Feb 2020	Jan 2024	Settled	Paid in full

Default & Delinquency Summary

Accounts with missed payments	1	Most severe status	1 month late
Defaults in last 6 years	0	CCJs in last 6 years	0

Public Records

No public records found.

Credit Searches (last 12 months)

Date	Organisation	Purpose
26 Sep 2025	Acme Lending Ltd	Loan application

Date	Organisation	Purpose
03 Jun 2025	TelecomsCo	Mobile contract
12 Jan 2025	InsuranceCo	Insurance quote

Linked Addresses

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

Risk Narrative & Analysis

The subject presents a moderate risk profile. Total revolving credit limit is £8,000 with utilisation at 44%. Average account age 2 years 3 months. Payment history shows 1 late payment in 24 months, otherwise consistent on-time performance. Employment and address tenure are stable. No CCJs, bankruptcies, or defaults recorded. Score factors indicate recent credit activity but overall reliable management of obligations.

SAMPLE - DEMO