



Credit Report Prepared For:

**JOAN LOUISE SMITH**

Report Date: 4 June 2016

Reference Number: PAS1234

Note this report includes not only credit information (consumer credit) Equifax holds on you but any commercial credit and publicly available information Equifax holds

## Personal Information

### Identity Details

Name: Joan Louise Smith

AKA (Also Known As) Joan Louise Harrison

Date of Birth: 15 Jan 1975

Gender: Female

Driver's Licence Number: 12364578

Address History: 15 Tree Avenue RANDWICK NSW 2031  
1/63 View Street CURL CURL NSW 2096  
29/90 Fuller Street KENSINGTON NSW 2033  
10 Beach Street MOOLOOLABA QLD 4557

Employment History: EASTFIELD PRIMARY SCHOOL  
THE DEPARTMENT STORE

## Summary of Information Contained within this Report

### CONSUMER CREDIT INFORMATION

Credit Enquiries:	4
Consumer Credit Liability Accounts	3
Overdue Accounts:	1
Proprietorship:	1

### COMMERCIAL CREDIT INFORMATION

Credit Enquiries:	1
Current Credit Providers	1
Overdue Accounts:	0

### OTHER

File Access:	7
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## Financial Account – Express Bank

### Consumer Credit Liability Information

Name of Provider	EXPRESS BANK
Account Type	Credit Card
Account Number	EPB0075
Account Open Date	11 Apr 2013
Loan Payment Method	
Term Type	Revolving
Term of Loan	Unspecified
Relationship	Principal's Account (sole or joint borrower)
Secured or Unsecured	Unsecured
Balance Limit	\$10,000
Closed Date	

### Repayment History Information

Period: Year	2014												2015					2016						
Month	06	07	08	09	10	11	12	01	02	03	04	05	06	07	08	09	10	11	12	01	02	03	04	05
Status*	R	R	R	R	R	R	0	0	0	1	1	2	3	3	1	1	1	2	2	1	1	1	1	1

\* Please refer to the glossary attached to this report, or to the Knowledge Base of the website for more information about the codes

## Financial Account – Express Bank

### Consumer Credit Liability Information

Name of Provider	EXPRESS BANK
Account Type	Personal Loan (Fixed term)
Account Number	EPB1234
Account Open Date	15 Nov 2013
Loan Payment Method	Principal and Interest to be paid in full
Term Type	Fixed
Term of Loan	120
Relationship	Principal's Account (sole or joint borrower)
Secured or Unsecured	Secured or Partially Secured
Balance Limit	\$15,000
Closed Date	

### Repayment History Information

Period: Year	2014												2015					2016						
Month	06	07	08	09	10	11	12	01	02	03	04	05	06	07	08	09	10	11	12	01	02	03	04	05
Status*	R	R	R	R	R	R	R	R	R	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

\* Please refer to the glossary attached to this report, or to the Knowledge Base of the website for more information about the codes

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## Financial Account – Express Bank

### Consumer Credit Liability Information

Date Reported	17 May 2013
Last Update Date	03 May 2016
Credit Provider	EXPRESS BANK
Account Number	EPB1234

## Consumer Credit Information

Overdue Account(s)	
Status	Outstanding
<b>Current Listing</b>	
Credit Provider	EXPRESS BANK
Date	20 Jul 2014
Amount	\$7,346
Reason to Report	Payment Default
Association Code	Principal's Account
Account Number	EPB1234
Type of Account	Credit Card
Date will be deleted by	20 Jul 2019
<b>Original Listing</b>	
Original Credit Provider	EXPRESS BANK
Date	20 Jul 2014
Amount	\$7,346
Reason to Report	Payment Default
Status	Paid in full account closed
<b>Current Listing</b>	
Credit Provider	TELE PHONE COMPANY
Date	20 Feb 2014
Amount	\$200
Reason to Report	Payment Default
Association Code	Principal's Account
Account Number	R1K005
Type of Account	Telecommunications Services
Date will be deleted by	20 Feb 2019
<b>Original Listing</b>	
Original Credit Provider	TELE PHONE COMPANY
Date	20 Feb 2014
Amount	\$200
Reason to Report	Payment Default

## Consumer Credit Information

Consumer Credit Enquiries	
Enquiry Date	14 Nov 2014
Credit Provider	EXPRESS BANK
Amount	\$15,000
Reason for Enquiry	Personal Loan (Fixed term)
Association	Principal's Account
Reference Number	EPB1234
Enquiry Date	10 Apr 2014
Credit Provider	EXPRESS BANK
Amount	\$10,000
Reason for Enquiry	Credit Card
Association	Principal's Account
Reference Number	EPB0075
Enquiry Date	24 Feb 2014
Credit Provider	SAVINGS BANK
Amount	\$5,000
Reason for Enquiry	Credit Card
Association	Principal's Account
Reference Number	112233
Enquiry Date	10 Sep 2012
Credit Provider	BIG BANK
Amount	\$150,000
Reason for Enquiry	Real Mortgage
Association	Guarantor
Reference Number	BB1234



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## Consumer Credit Information

### Proprietorship Information

Business Name CHARLIE'S CHILDCARE PTY LTD

Appointment Date 20 Jan 2014

Business Registration Number

Registration State NSW

ABN

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## Commercial Credit Information

Credit Enquiries	
Enquiry Date	1 Feb 2014
Credit Provider	ABC ELECTRICITY
Amount	\$1,000
Reason for Enquiry	Utilities
Association	Principal's Account
Reference Number	ABC1234E

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## Commercial Credit Information

### Current Credit Provider(s)

Date Reported	1 Feb 2014
Credit Provider	ABC ELECTRICITY
Account Number	ABC1234E

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## Other

### Other Access

<u>Date</u>	<u>Note</u>
4 Jan 2016	EQUIFAX PUBLIC ACCESS
29 Apr 2015	ABC MORTGAGE BROKER
3 May 2014	EQUIFAX AUSTRALIA PUBLIC ACCESS
10 Nov 2013	EQUIFAX AUSTRALIA PUBLIC ACCESS
27 Apr 2013	EQUIFAX AUSTRALIA PUBLIC ACCESS
16 Aug 2012	EQUIFAX AUSTRALIA PUBLIC ACCESS
5 Jul 2011	EQUIFAX AUSTRALIA PUBLIC ACCESS

## Glossary

### Personal Information

#### Personal Information

Personal Information includes not only identification information in relation to your consumer credit report but other personal information Equifax may hold in relation to commercial credit and publicly available information, hence this section may include Occupation Information and more than one Employer and more than three addresses. Any additional employer and address information will have come from non-consumer credit sources. Note Address and Employment details are supplied in conjunction with credit enquiries and therefore the address information recorded is not in chronological list of addresses. Your current address and employer will be added to your credit report when you next apply for credit.

### Consumer Credit Information

#### Consumer Credit Enquiries

These are enquiries made as a result of applications for credit made by you. The enquiries are made by credit providers, mortgage insurers or trade insurers. The decision to approve or decline credit rests solely with the credit provider. Credit applications are recorded for five years from the date of placement. Once this time period has expired, the data will be automatically removed from our database. If you require any further information regarding a particular credit enquiry, please contact the relevant credit provider, mortgage insurer or trade insurer. Credit enquiries remain on your credit report for 5 years.

#### Authorised Agent Enquiries

An enquiry may be recorded as an 'Authorised Agent' when a third party is acting as the agent of a credit provider in relation to processing an application for credit, or managing credit provided by the credit provider.

#### Consumer Credit Liability Information

This is account information about consumer credit accounts you hold with a credit provider, or have held. Information may include account open rate, account closed date, account limit and repayment history for up to 2 years.

"Repayment History" displays whether you had paid their credit on time or not on a month by month basis for a period up to 2 years. If not, it provides an indicator of how late you were in making that month's payment:

Code	Description
0 (zero)	The consumer credit is not overdue – current up to, and including, the Grace Period
1	Up to 29 days overdue (after the grace period has been applied)
2	30-59 days overdue
3	60-89 days overdue
4	90-119 days overdue
5	120-149 days overdue
6	150-179 days overdue
X	180+ days overdue
C	Closed <i>The account is closed, was closed, during that period or was not opened yet during that period</i>
R	Not reported <i>Repayment data was not yet reported for this period</i>

#### Overdue Account(s)

In the context of consumer credit, the term 'Overdue Accounts' refers to any defaults or serious credit infringements reported by credit providers to Equifax. A credit provider can only report a default when it is 60 days overdue and they have taken steps to collect the debt and have advised you that the debt may be reported to a CRB. A credit provider can only report a Serious Credit Infringement (SCI) where you have left or appear to have left your last known address without providing a valid forwarding address and if they have first reported the account as being in default. A default remains on your record for 5 years even if it has been paid. An SCI will remain on your record for 7 years unless you pay the debt. Once an SCI is paid it will revert back to a default (if it is less the 5 years since listing) or be destroyed, if it is 5 years or more since listing.

### Bankruptcy Act Information

Bankruptcy Act Information, such as bankruptcies, debt agreements and personal insolvencies, is publicly available information that is obtained from the Australian Financial Security Authority (AFSA). Generally speaking this information is held on your credit report for 5 years, however, the retention period can vary depending upon a number of circumstances including the length of the bankruptcy or agreement.

### Court Judgement(s)

Court Judgement information is publicly available information that is obtained from the courts. Court Judgement information is retained for five years from the date of listing. If this debt is paid out during this time it can be updated to indicate that it has been paid or settled. Please complete the online form available at <http://www.mycreditfile.com.au/corrections/> and attach proof of payment included the date the debt was finalised so that we can amend the entry. If you need any further information regarding Court Judgments recorded on your credit report, please contact the plaintiff or court directly.

### Writs & Summons

Court Writs and Summons information is publicly available information that is obtained from the courts in Qld and WA. Writs and Summons information is retained for five years from date of listing. If this debt is finalised during this time, it can be updated to indicate that it has been paid or settled. Please complete the online form available at <http://www.mycreditfile.com.au/corrections/> and attach proof of payment including the date the debt was finalised so that we can amend the entry. If you have lodged an "Intention to Defend" with the Courts regarding this debt, please complete the online form listed above and attach a stamped copy of the court document. The writ or summons can then be removed from your file. If you need any further information regarding the writ or summons recorded on your credit report, please contact the plaintiff or court directly.

### Current Directorship Information

Directorship information is only updated when requested by you or a subscriber of Equifax. If this information is no longer current, please complete the online form available at <http://www.mycreditfile.com.au/corrections/>. We will then update your file.

### Disqualified Directorship Information

Disqualified Directorship information is maintained for the term of disqualification plus an additional five years.

## Commercial Credit Information

### Commercial Credit Enquiries

These are enquiries made as a result of either an application for commercial credit by you, as part of assessing an application for commercial credit by a company of which you are a director or guarantor or for other financial or credit risk purposes. Credit enquiries are recorded for five years from the date of placement. Once this time period has expired, the data is automatically removed from our database. If you require any further information regarding a Credit Enquiry, please contact the listing entity directly.

### Authorised Agent Enquiries

An 'authorised agent' is usually a Finance Broker or Motor Dealer who is assisting you to obtain finance. They are acting on your behalf and need your written permission to access your report.

### Current Credit Provider(s)

A 'current credit provider' is an organisation with whom you have an existing credit arrangement or contract e.g. commercial loan, credit card or fuel card. When the credit provider notifies Equifax that they no longer provide you with credit, this entry will then be removed from your report.

### Overdue Account(s)

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In the context of commercial credit, the term 'Overdue Accounts' is used by Equifax to refer to any defaults or clearouts reported by a commercial credit provider. A default is an account that is overdue. Before reporting a default the credit provider should have attempted to contact you to seek payment and notified you that the debt may be reported to a credit reporting agency. A clearout refers to over debts where you have, or appear to the credit provide to have left your last known address without providing a valid forwarding address. The credit provider should have made attempted to contact you by mail, phone or email without success before reporting a clearout. Defaults remain on your commercial credit report for 5 years and clearouts for 7 years regardless of whether or not the debt is subsequently paid.

## Other

### Other Access

This is a record of disclosures made by Equifax of consumer credit information, commercial credit information or publicly available information that is not recorded elsewhere. Please note that this information can only be seen by yourself and Equifax. Credit providers and others who access your information do not see this information. When you appoint a third party to act on your behalf and obtain a copy of credit information Equifax holds on you, this disclosure is recorded under 'Other Access'. Similarly, when Equifax accesses your credit information, for example, as part of investigating a dispute, this will be shown here.

### Complaint

A notation is added to your report when you make a complaint to Equifax about an act or practice of Equifax as a CRB. This relates only to your consumer credit information.