

Credit Report

DANIELLE JODY ABITBOL

Report date: 12 Apr 2024

EQUIFAX[®]

Credit Rating

Date : 12 April 2024

Rating

Very Good *



Contributing Factors

Impact

¹ Strong credit history	↑↑
² Loans and credit accounts in arrears	↓↓
³ Existing home loans or home loan applications	↑
⁴ Stable employment and residence	↑



Defining the impact

Significantly decreases score	↓↓↓
Moderately decreases score	↓↓
Slightly decreases score	↓
Slightly increases score	↑
Moderately increases score	↑↑
Significantly increases score	↑↑↑



Legend

Excellent:	853 - 1200
Very Good:	735 - 852
Good:	661 - 734
Average:	460 - 660
Below Average:	0 - 459
Data Unavailable	

*For additional information about your credit rating, refer to the Credits Ratings - Explanation Statement located at the end of this report.

1 You have a long credit history with up to date payments and no defaults, demonstrating to lenders that you're likely to be able to repay debts over the long haul. This is great for your credit score. 2 Having loan or credit accounts in arrears will drive down your credit score. Try to catch up on any late repayments within 14 days so you won't be reported as being in arrears. 3 You have a home loan, or have applied for one, which is good for your credit score, it makes you a more eligible applicant. 4 Stable employment and residence can indicate you are more reliable. If you've been living and working in one place for a long time, it's better for your credit score.

Table of Contents

DANIELLE JODY ABITBOL

Personal Information	Page 4
Credit Overview	Page 5
Summary	Page 6
Credit Enquiries	
Consumer Credit Enquiries	Page 7
Commercial Credit Enquiries	Page 7
Accounts, Repayment History and Financial Hardship Information	
Consumer Credit Accounts	Page 9
Commercial Credit Providers	Page 18
Business Relationship Information	
Current Directorship	Page 19
Previous Directorship	Page 19
Others	
File Access	Page 20
Credit Ratings - Explanation Statement	Appendix

Personal Information

Identity Details

Name: DANIELLE JODY ABITBOL

Date of Birth: 21 Jul 1971

Gender: Female

Drivers Licence Number: 3573976

File number: 341916576

Current Address: 3 ARALIA Place DIANELLA WA 6059

Previous Addresses: 103 AVOCADO Drive DIANELLA WA 6059
5 NOBLE Court DIANELLA WA 6059

Current Employer: NICHE LIVING

Previous Employers: GREEN CARDS
WEST NETWORK TAS TV MEDIA WORX

* Addresses & employment details ordered as in bureau.

Credit Overview

Account Details

Total combined credit limit:	\$1,029,126.00
------------------------------	----------------

Number of active credit accounts:	5
-----------------------------------	---

Number of closed credit accounts:	5
-----------------------------------	---

Number of overdue accounts:	0
-----------------------------	---

Number of missed repayments:	1
------------------------------	---

Summary

Credit Enquiries	
Consumer Credit Enquiries	7
Commercial Credit Enquiries	7
Commercial Authorised Agent Enquiries	0
Insolvency and Court Judgements	
Bankruptcy Act Information	0
Court Judgements	0
Accounts, Repayment History and Financial Hardship Information	
Consumer Accounts	9
Commercial Credit Providers	1
Overdue Accounts	
Consumer Overdue Accounts	0
Commercial Overdue Accounts	0
Business Relationship Information	
Current Directorship	2
Previous Directorship	1
Disqualified Directorship	0
Proprietorship	0
Other	
Bans	0
Complaints	0
File Notes	0
File Access	78

Credit Enquiries

Consumer Credit Enquiries

Enquiry Date	Credit Provider	Reason for enquiry	Amount	Association	Reference No.
28 Mar 2022	WPAC BUSINESS LENDING 2215	Real Property Mortgage	\$1,056,000.00	Joint	606236
23 Feb 2022	VODAFONE DECISION POINT	Telecommunication Services	\$0.00	Principal's Account	
22 Apr 2020	ST.GEORGE/ BANK MELB ASSETFIN	Auto Loan	\$22,678.00	Principal's Account	0038789487
23 Mar 2020	ST.GEORGE/ BANK MELB ASSETFIN	Auto Loan	\$22,877.00	Principal's Account	0038789487
02 Jan 2020	ST GEORGE CREDIT CARD	Credit Card	\$13,200.00	Principal's Account	18042462
12 Dec 2019	ST GEORGE CREDIT CARD	Credit Card	\$15,000.00	Principal's Account	17982645
01 Nov 2019	CITIBANK UNSECURED CREDIT	Credit Card	\$0.00	Principal's Account	191101002597944

Commercial Credit Enquiries

Enquiry Date	Credit Provider	Reason for enquiry	Amount	Association	Co Borrower	Reference No.
16 Mar 2023	NAB BUS.	Lending Proposal	\$747,500.00	Guarantor		
04 Feb 2023	NAB BUS.	Lending Proposal	\$747,500.00	Guarantor		

Enquiry Date	Credit Provider	Reason for enquiry	Amount	Association	Co Borrower	Reference No.
22 Apr 2022	WPAC BUSINESS LENDING 1216	Lending Proposal	\$783,000.00	Principal's Account		103372383
03 Mar 2021	NAB SMALL & EMERGING BUS 1	Lending Proposal	\$747,500.00	Guarantor		
23 Feb 2021	BANK OF WESTERN AUSTRALIA	Lending Proposal	\$783,790.00	Principal's Account		RG0000129511
27 Jan 2020	AMERICAN EXP NEW ACCTS NSW*	Credit Card	\$0.00	Principal's Account		2002700021300
19 Dec 2019	BANK OF WESTERN AUSTRALIA	Lending Proposal	\$770,000.00	Principal's Account		RG0000129511

Accounts, Repayment History and Financial Hardship Information*

Consumer Accounts

BANKWEST CC. 522980XXXXXX2386 - 302666

Account Type	Credit Limit	Open Date	Closed Date	Re-open Date	Ceased Date
Credit Card	\$15,000.00	12 Sep 2014	31 May 2022		

Loan repayment arrangement	Term type	Terms
Principal and Interest are to be paid in full	Revolving	XXX Month(s)

Current Repayment Status
Account has been closed

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022					✓	C	C	C	C	C	C	C
2023	C	C	C	C	C	C	C	C	C	C	C	C
2024	C	C	C	C								

* Financial Hardship Information (FHI) is not available for this account.

Legend

✓ Payment received on time	4 90-119 days past due	R Payment Not Reported
1 Up to 29 days past due	5 120-149 days past due	P Repayment pending
2 30-59 days past due	6 150-179 days past due	C Account Closed
3 60-89 Days past due	X 180+ days overdue	Outside of Reporting window

BANKWEST HL 893313634

Account Type	Credit Limit	Open Date	Closed Date	Re-open Date	Ceased Date
Real Property Mortgage	\$0.00	29 Oct 2014	08 Jul 2022		

Loan repayment arrangement	Term type	Terms
Principal and Interest are to be paid in full	Fixed	309 Month(s)

Current Repayment Status
Account has been closed

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022					✓	✓	✓	C	C	C	C	C
2023	C	C	C	C	C	C	C	C	C	C	C	C
2024	C	C	C	C								

* Financial Hardship Information (FHI) is not available for this account.

Legend

✓ Payment received on time

1 Up to 29 days past due

2 30-59 days past due

3 60-89 Days past due

4 90-119 days past due

5 120-149 days past due

6 150-179 days past due

X 180+ days overdue

R Payment Not Reported

P Repayment pending

C Account Closed

Outside of Reporting window

BANKWEST HL 893313668

Account Type	Credit Limit	Open Date	Closed Date	Re-open Date	Ceased Date
Real Property Mortgage	\$0.00	29 Oct 2014	08 Jul 2022		

Loan repayment arrangement	Term type	Terms
Principal and Interest are to be paid in full	Fixed	309 Month(s)

Current Repayment Status
Account has been closed

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022					✓	✓	✓	C	C	C	C	C
2023	C	C	C	C	C	C	C	C	C	C	C	C
2024	C	C	C	C								

* Financial Hardship Information (FHI) is not available for this account.

Legend

✓ Payment received on time

1 Up to 29 days past due

2 30-59 days past due

3 60-89 Days past due

4 90-119 days past due

5 120-149 days past due

6 150-179 days past due

X 180+ days overdue

R Payment Not Reported

P Repayment pending

C Account Closed

Outside of Reporting window

BANKWEST HL 893313684

Account Type	Credit Limit	Open Date	Closed Date	Re-open Date	Ceased Date
Real Property Mortgage	\$0.00	29 Oct 2014	08 Jul 2022		

Loan repayment arrangement	Term type	Terms
Principal and Interest are to be paid in full	Fixed	308 Month(s)

Current Repayment Status
Account has been closed

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022					✓	✓	✓	C	C	C	C	C
2023	C	C	C	C	C	C	C	C	C	C	C	C
2024	C	C	C	C								

* Financial Hardship Information (FHI) is not available for this account.

Legend

✓ Payment received on time

1 Up to 29 days past due

2 30-59 days past due

3 60-89 Days past due

4 90-119 days past due

5 120-149 days past due

6 150-179 days past due

X 180+ days overdue

R Payment Not Reported

P Repayment pending

C Account Closed

Outside of Reporting window

WESTPAC 516321XXXXXX5425 - 5004915

Account Type	Credit Limit	Open Date	Closed Date	Re-open Date	Ceased Date
Credit Card	\$10,000.00	22 Sep 2009			

Loan repayment arrangement	Term type	Terms
Principal and Interest are to be paid in full	Revolving	XXX Month(s)

Current Repayment Status
Payment report pending

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022					✓	✓	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	R	✓	✓	✓	✓
2024	✓	✓	P	P								

* Financial Hardship Information (FHI) is not available for this account.

Legend

✓ Payment received on time	4 90-119 days past due	R Payment Not Reported
1 Up to 29 days past due	5 120-149 days past due	P Repayment pending
2 30-59 days past due	6 150-179 days past due	C Account Closed
3 60-89 Days past due	X 180+ days overdue	Outside of Reporting window

WESTPAC 516364XXXXXX9964 - 10581586

Account Type	Credit Limit	Open Date	Closed Date	Re-open Date	Ceased Date
Personal Loan (Revolving)	\$10,000.00	16 Sep 2009	08 Jul 2022		

Loan repayment arrangement	Term type	Terms
Principal and Interest are to be paid in full	Revolving	XXX Month(s)

Current Repayment Status
Account has been closed

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022					1	✓	✓	C	C	C	C	C
2023	C	C	C	C	C	C	C	C	C	C	C	C
2024	C	C	C	C								

* Financial Hardship Information (FHI) is not available for this account.

Legend

✓ Payment received on time

1 Up to 29 days past due

2 30-59 days past due

3 60-89 Days past due

4 90-119 days past due

5 120-149 days past due

6 150-179 days past due

X 180+ days overdue

R Payment Not Reported

P Repayment pending

C Account Closed

Outside of Reporting window

WESTPAC 7186805470

Account Type	Credit Limit	Open Date	Closed Date	Re-open Date	Ceased Date
Real Property Mortgage	\$415,898.00	08 Jul 2022			

Loan repayment arrangement	Term type	Terms
Principal and Interest are to be paid in full	Fixed	288 Month(s)

Current Repayment Status
Payment report pending

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022					R	R	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024	✓	✓	P	P								

* Financial Hardship Information (FHI) is not available for this account.

Legend

✓ Payment received on time

1 Up to 29 days past due

2 30-59 days past due

3 60-89 Days past due

4 90-119 days past due

5 120-149 days past due

6 150-179 days past due

X 180+ days overdue

R Payment Not Reported

P Repayment pending

C Account Closed

Outside of Reporting window

WESTPAC 7186806465

Account Type	Credit Limit	Open Date	Closed Date	Re-open Date	Ceased Date
Real Property Mortgage	\$292,615.00	08 Jul 2022			

Loan repayment arrangement	Term type	Terms
Principal and Interest are to be paid in full	Fixed	288 Month(s)

Current Repayment Status
Payment report pending

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022					R	R	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024	✓	✓	P	P								

* Financial Hardship Information (FHI) is not available for this account.

Legend

✓ Payment received on time

1 Up to 29 days past due

2 30-59 days past due

3 60-89 Days past due

4 90-119 days past due

5 120-149 days past due

6 150-179 days past due

X 180+ days overdue

R Payment Not Reported

P Repayment pending

C Account Closed

Outside of Reporting window

WESTPAC 7186806473

Account Type	Credit Limit	Open Date	Closed Date	Re-open Date	Ceased Date
Real Property Mortgage	\$310,613.00	08 Jul 2022			

Loan repayment arrangement	Term type	Terms
Principal and Interest are to be paid in full	Fixed	288 Month(s)

Current Repayment Status
Payment report pending

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022					R	R	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024	✓	✓	P	P								

* Financial Hardship Information (FHI) is not available for this account.

Legend

✓ Payment received on time	4 90-119 days past due	R Payment Not Reported
1 Up to 29 days past due	5 120-149 days past due	P Repayment pending
2 30-59 days past due	6 150-179 days past due	C Account Closed
3 60-89 Days past due	X 180+ days overdue	Outside of Reporting window

Commercial Credit Providers

Current Credit Providers

Date	21 Oct 2014
------	-------------

Credit Provider	BWS - PERIODIC REVIEW
-----------------	-----------------------

Account Number	I34
----------------	-----

Business Relationship Information

Current Directorship

Company Name	ABITBOL CUSTODIANS
Company Type	Proprietary Limited
ACN	647460142
Appointment Date	28 Jan 2021
ASIC Extract Date/time	28 Feb 2023 12:59:00

Company Name	THE ABITBOL SUPER FUND
Company Type	Proprietary Limited
ACN	647460133
Appointment Date	28 Jan 2021
ASIC Extract Date/time	04 Feb 2021 12:02:00

Previous Directorship

Company Name	ISVETAUS
Company Type	Proprietary Limited
ACN	647460160
Appointment Date	28 Jan 2021
Cease Date	28 Apr 2021
ASIC Extract Date/time	02 Feb 2023 12:38:00

Others

File Access	
12 Apr 2024	EQUIFAX PUBLIC ACCESS
12 Mar 2024	EQUIFAX PUBLIC ACCESS
12 Mar 2024	EQUIFAX PUBLIC ACCESS
12 Feb 2024	EQUIFAX PUBLIC ACCESS
12 Feb 2024	EQUIFAX PUBLIC ACCESS
12 Jan 2024	EQUIFAX PUBLIC ACCESS
12 Jan 2024	EQUIFAX PUBLIC ACCESS
12 Dec 2023	EQUIFAX PUBLIC ACCESS
12 Dec 2023	EQUIFAX PUBLIC ACCESS
12 Nov 2023	EQUIFAX PUBLIC ACCESS
12 Nov 2023	EQUIFAX PUBLIC ACCESS
12 Oct 2023	EQUIFAX PUBLIC ACCESS
12 Oct 2023	EQUIFAX PUBLIC ACCESS
12 Sep 2023	EQUIFAX PUBLIC ACCESS
12 Sep 2023	EQUIFAX PUBLIC ACCESS
12 Aug 2023	EQUIFAX PUBLIC ACCESS
12 Aug 2023	EQUIFAX PUBLIC ACCESS
12 Jul 2023	EQUIFAX PUBLIC ACCESS
12 Jul 2023	EQUIFAX PUBLIC ACCESS
12 Jul 2023	EQUIFAX PUBLIC ACCESS
12 Jun 2023	EQUIFAX PUBLIC ACCESS
12 Jun 2023	EQUIFAX PUBLIC ACCESS
12 May 2023	EQUIFAX PUBLIC ACCESS

12 May 2023	EQUIFAX PUBLIC ACCESS
12 Apr 2023	EQUIFAX PUBLIC ACCESS
12 Apr 2023	EQUIFAX PUBLIC ACCESS
12 Mar 2023	EQUIFAX PUBLIC ACCESS
12 Mar 2023	EQUIFAX PUBLIC ACCESS
19 Feb 2023	EQUIFAX PUBLIC ACCESS
19 Feb 2023	EQUIFAX PUBLIC ACCESS
18 Feb 2023	EQUIFAX PUBLIC ACCESS
17 Jan 2023	EQUIFAX PUBLIC ACCESS
17 Jan 2023	EQUIFAX PUBLIC ACCESS
17 Jan 2023	EQUIFAX PUBLIC ACCESS
12 Dec 2022	EQUIFAX PUBLIC ACCESS
12 Dec 2022	EQUIFAX PUBLIC ACCESS
17 Nov 2022	EQUIFAX PUBLIC ACCESS
17 Nov 2022	EQUIFAX PUBLIC ACCESS
16 Nov 2022	EQUIFAX PUBLIC ACCESS
16 Nov 2022	EQUIFAX PUBLIC ACCESS
15 Nov 2022	EQUIFAX PUBLIC ACCESS
14 Nov 2022	EQUIFAX PUBLIC ACCESS
11 Oct 2022	EQUIFAX PUBLIC ACCESS
11 Oct 2022	EQUIFAX PUBLIC ACCESS
15 Sep 2022	EQUIFAX PUBLIC ACCESS
14 Sep 2022	EQUIFAX PUBLIC ACCESS
10 Aug 2022	EQUIFAX PUBLIC ACCESS
10 Aug 2022	EQUIFAX PUBLIC ACCESS
10 Jul 2022	EQUIFAX PUBLIC ACCESS

10 Jul 2022	EQUIFAX PUBLIC ACCESS
10 Jun 2022	EQUIFAX PUBLIC ACCESS
10 Jun 2022	EQUIFAX PUBLIC ACCESS
10 May 2022	EQUIFAX PUBLIC ACCESS
10 May 2022	EQUIFAX PUBLIC ACCESS
10 Apr 2022	EQUIFAX PUBLIC ACCESS
10 Apr 2022	EQUIFAX PUBLIC ACCESS
10 Mar 2022	EQUIFAX PUBLIC ACCESS
10 Mar 2022	EQUIFAX PUBLIC ACCESS
10 Feb 2022	EQUIFAX PUBLIC ACCESS
10 Feb 2022	EQUIFAX PUBLIC ACCESS
12 Jan 2022	CLIVEDEN FINANCE GROUP P/L
10 Jan 2022	EQUIFAX PUBLIC ACCESS
10 Jan 2022	EQUIFAX PUBLIC ACCESS
10 Dec 2021	EQUIFAX PUBLIC ACCESS
10 Dec 2021	EQUIFAX PUBLIC ACCESS
10 Nov 2021	EQUIFAX PUBLIC ACCESS
10 Nov 2021	EQUIFAX PUBLIC ACCESS
10 Oct 2021	EQUIFAX PUBLIC ACCESS
10 Oct 2021	EQUIFAX PUBLIC ACCESS
10 Sep 2021	EQUIFAX PUBLIC ACCESS
10 Sep 2021	EQUIFAX PUBLIC ACCESS
10 Aug 2021	EQUIFAX PUBLIC ACCESS
10 Aug 2021	EQUIFAX PUBLIC ACCESS
10 Aug 2021	EQUIFAX PUBLIC ACCESS
03 Mar 2021	NAB BUS.

28 Feb 2021	CITIBANK UNSECURED CREDIT
05 Feb 2021	CITIBANK UNSECURED CREDIT
04 Feb 2021	CITIBANK UNSECURED CREDIT



EQUIFAX®

Credit Ratings - Explanation Statement

Your Equifax credit report is a record of your credit history. It may include information on applications for credit that you have made in the past as well as information relating to your history of repaying credit card debts, personal loans and mortgages (including modified repayment arrangements due to hardship). Your credit report may also include publicly available information, such as court writs and judgements related to bankruptcies, personal insolvencies and debt agreements.

Credit reports are available to all consumers who have a credit history. These reports are built using information provided by credit providers as well as public record information.

Updated September 2022

Information in your Equifax Credit Report

In your Credit Report you will find information about your history with credit. Your Credit Report is divided into a number of sections:

1. Personal information / identity details

This includes information like your name, date of birth and names you may be also known as. It may also include your driver's licence number, as well as a list of places you have worked and addresses where you have lived or operated a business from.

2. Your Equifax Credit Score

Your Equifax Credit Score will be a number between 0-1200 and is based on your credit information held by Equifax. In simple terms, the higher your Equifax Score, the better your credit profile and the lower credit risk you are.

There are a number of key attributes that are taken into consideration when generating your Equifax Credit Score:

- The type of credit being applied for ie Mortgage, Credit Card, Mobile Phone Plan etc.
- The number, type and age of any credit facilities you have opened or closed in the last 24 months and whether you have missed any payments.
- Age of your credit file (report).
- Your personal details including any directorship and proprietorship information.
- The number of credit enquiries and any negative events, such as missed payments, defaults or bankruptcies.

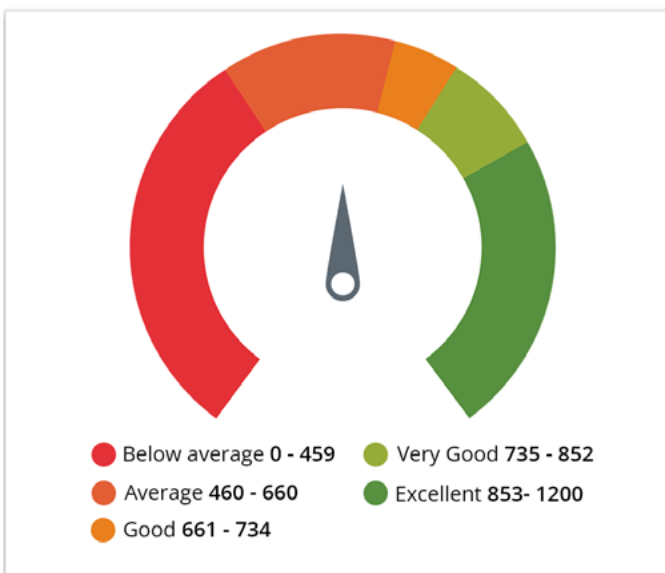
It is important to note that the way the Equifax Credit Score is used in practice by lenders may differ to the way it is shown in your Equifax Credit Report or displayed in the Equifax Credit and Identity portal. Each lender may also apply their own lending criteria and policies, and in some cases their own scores, which is why some lenders may approve your application while others will not.



3. Equifax Credit Rating

This rating helps you to understand your level of risk, based on your Equifax Credit Score, compared to the Australian credit-active population held by Equifax.

The Equifax Credit Rating is based on historical analysis that determines how likely an adverse event will occur, such as a default or any account/loan that reaches 90 days past due in the following 12 months after the credit application. This is a key determining factor in whether you are likely to be able to repay future credit.



Set out below is a description of the five Credit Rating bands used by Equifax.

0-459 - Below Average

If your Equifax Credit Score is within this band, there is an above average possibility an adverse event will be recorded on your Credit Report in the next 12 months.

Factors with the biggest impact/most common on scores in this band are as follows:

1. Payment defaults, late payments (30+ days) or default judgements reported
2. The number and type of credit applications (with frequent applications for unsecured lending)
3. Use of short term credit facilities (like Payday or Buy Now Pay Later)

If you are in this band, you can generally improve your score by:

- ensuring all bills and credit payments are made on time; and
- restricting the number of applications you make for new credit.



460-660 - Average

If your Equifax Credit Score is within this band, there is an average possibility an adverse event will be recorded on your Credit Report in the next 12 months.

Factors with the biggest impact/most common on scores in this band are as follows:

1. The number and type of credit applications (with frequent applications for unsecured lending)
2. Multiple credit applications in a short time frame
3. Instability of residence or employment

If you are in this band, you can generally improve your score by:

- ensuring all bills and credit payments are made on time; and
- reducing any unnecessary credit facilities such as multiple credit cards.



661-734 - Good

Scores in this category indicate that an adverse event is less likely than average to be recorded on your Credit Report in the next 12 months. The odds of no adverse events occurring on your Credit Report in the next 12 months are better than the average population odds.

Factors with the biggest impact/most common on scores in this band are as follows:

1. The number and type of credit applications
2. Demonstrating no arrears/defaults
3. Length of credit history

If you are in this band, you can generally improve your score by:

- limiting applications for unsecured credit



735-852 - Very Good

If your Equifax Credit Score is within this band, it is unlikely an adverse event will be recorded on your Credit Report in the next 12 months. In other words, the odds of no adverse events occurring on your Credit Report in the next 12 months are more than 2 times better than the average population odds

Factors with the biggest impact/most common on scores in this band are as follows:

1. Demonstrating no arrears/defaults
2. Length of credit history (evidence of longer term credit relationships)
3. The nature and frequency of credit applications

If you are in this band, you can generally improve your score by:

- reducing/minimising credit enquiries and credit applications



853-1200 - Excellent

If your Equifax Credit Score is within this band, an adverse event is highly unlikely to be recorded on your Credit Report in the next 12 months. In other words, the odds of no adverse events occurring on your Credit Report in the next 12 months are more than 5 times better than the average population odds.

Factors with the biggest impact/most common on scores in this band are as follows:

1. Demonstrating no arrears/defaults
2. Length of credit history (with evidence of longer term credit relationships)
3. Residential mortgage activity

If you are in this band, you can generally improve your score by:

- continuing to pay on time; and
- limiting exposure to unsecured credit.



Equifax reviews the Australian credit-active population scores regularly and the Equifax Credit Score rating is calculated to take into account population and economic changes.

4. Consumer credit information

The consumer credit information section of your Credit Report includes:

Details of credit enquiries that have been made on you by a credit provider when you have made an application for consumer credit. Consumer credit relates to loans for household or family purposes as well as for the purchase, renovation or refinancing of a residential investment property. Well-known types of credit include credit cards, mortgages, personal loans, car loans and credit contracts. Credit contracts are typically used by businesses – such as utility providers and telecommunications companies – that provide a good or service upfront and get paid for it at a later date. The 'buy now pay later' store finance and store cards many retailers offer are also a type of credit.

Consumer credit liability accounts – this may be an account that you currently have open or have had open in the past. Your Credit Report may include information about the type of consumer credit liability account you had or have, as well as its credit limit and open and/or close date. Please note that not all credit providers supply consumer credit liability information to credit reporting bodies (such as Equifax).

Monthly repayment history on credit accounts such as mortgages, personal loans and credit cards. This reflects whether you have paid the minimum amount required on time each month or not. It will also include information on any defaults or financial hardship arrangements in relation to your accounts. Please note that not all credit providers supply repayment history information to credit reporting bodies (such as Equifax).

Overdue accounts such as defaults, new arrangements on your defaults as a result of financial hardship and serious credit infringements

Public record information like:

- Court judgements
- Directorship details
- Proprietorship details
- Bankruptcy, debt agreement and personal insolvency



5. Commercial credit information

This is information about credit enquiries that have been made on you for commercial credit. Common types of commercial credit are a work-mobile-phone contract, business loan and business credit card. It may also include details of any overdue commercial credit accounts and other debts.

6. File access information

This is information about third parties that have accessed your Credit Report. These third parties may include brokers, credit repair agencies and Equifax. For example, if you request a copy of your Credit Report from Equifax, the fact that Equifax has accessed your Credit File in order to provide your Credit Report will be noted.