

Credit Report

JOAN LOUISE SMITH

Report Date: 4 January 2016

Reference: 1234

EQUIFAX[®]

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JOAN LOUISE SMITH

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Personal Information

Identity Details

Name: Joan Louise Smith

AKA (also known as) Joan Louise Harrison

Date of Birth: 15 Jan 1975

Gender: Female

Drivers Licence Number: 12364578

Address Information * :
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 Information * :
EASTFIELD PRIMARY SCHOOL
THE DEPARTMENT STORE

* Addresses & employment details printed in no particular order

Credit Overview

Account Details

Total credit limit:	\$25,000
Number of active credit providers:	2
Number of closed credit providers:	0
Number of overdue accounts:	1
Number of missed payments:	15
Last overdue payment date:	4 May2016
Last overdue payment provider:	EXPRESS BANK

Summary

Consumer Credit Information	
Credit Liability information	4
Consumer Credit Enquiries	3
Overdue Accounts	1
Publically Available Consumer Information	
Proprietorship	1
Commercial Credit Information	
Commercial Credit Enquiries	1
Current Credit Providers	1
Other	
File Access	7

Consumer Credit Information

Consumer Credit Liability Information

Credit Provider EXPRESS BANK

Type Of Account Credit Card

Credit Limit \$10,000

Unlimited Credit

Loan Repayment Arrangement

Loan Term Type Revolving

Loan Term in Months Unspecified

Account Number EPB0075

Opened Date 11 Apr 2013

Closed Date

Re-Opened Date

Current Repayment Status

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	☐	☐	☐	☐	☐	—	—	—	—	—	—	✓
2015	✓	✓	1	1	2	3	3	1	1	1	2	2
2016	1	1	1	1	1	☐	☐	☐	☐	☐	☐	☐

Legend

✓	Payment Received on Time	4	90-119 Days Overdue	—	Payment Not Reported
1	Up to 29 Days Overdue	5	120 – 149 Days Overdue	☐	Account Closed
2	30-59 Days Overdue	6	150-179 Days Overdue	☐	Outside Reporting Window
3	60-89 Days Overdue	X	180+ Days Overdue		

Consumer Credit Information

Consumer Credit Liability Information

Credit Provider	EXPRESS BANK
Type Of Account	Personal Loan (Fixed term)
Credit Limit	\$15,000
Unlimited Credit	
Loan Repayment Arrangement	Principal and Interest to be paid in full
Loan Term Type	Fixed
Loan Term in Months	120
Account Number	EPB1234
Opened Date	15 Nov 2013 Secured or Partially Secured
Closed Date	
Re-Opened Date	
Current Repayment Status	The consumer credit is not overdue – Current up to and including the grace period

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	☐	☐	☐	☐	☐	—	—	—	—	—	—	—
2015	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐

Legend

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3	60-89 Days Overdue	X	180+ Days Overdue		

Consumer Credit Information

Consumer Credit Liability Information

Credit Provider	EXPRESS BANK
Account Number	EPB1234
Date	03 May 2016

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

Consumer Credit Information

Overdue Accounts

Status Outstanding

Current Listing

Credit Provider EXPRESS BANK

Date 20 Jul 2015

Amount \$7,346

Reason to Report Payment Default

Association Code Principal's Account

Co Borrower

Account Number EPB1234

Account Type Credit Card

Original Listing

Original Credit Provider EXPRESS BANK

Date 20 Jul 2015

Amount \$7,346

Reason to Report Payment Default

Date will be Deleted 20 Jul 2020

Status Paid in full account closed

Current Listing

Credit Provider TELE PHONE COMPANY

Date 20 Feb 2015

Amount \$200

Reason to Report Payment Default

Association Code Principal's Account

Account Number R1K005

Account Type Telecommunications Services

Original Listing

Original Credit Provider TELE PHONE COMPANY

Date 20 Feb 2015

Amount \$200

Reason to Report Payment Default

Date will be Deleted 20 Feb 2020

Publicly Available Consumer Information

Proprietorship

Appointment Date 20 Jan 2014

Business Name CHARLIE'S CHILDCARE PTY LTD

Business Registration Number

Registration State NSW

ABN

ASIC Extract Date/time

ASIC Update Date/time

Commercial Credit Information

Credit Enquiries

Enquiry Date 1 Feb 2014

Credit Provider ABC ELECTRICITY

Amount \$1,000

Reason for Enquiry Utilities

Co Borrower

Reference Number ABC1234E

Commercial Credit Information

Current Credit Provider(s)

Date	1 Feb 2013
Credit Provider	ABC ELECTRICITY
Account Number	ABC1234E

Other

File Access	
4 Jan 2016	EQUIFAX PUBLIC ACCESS
29 Apr 2015	ABC MORTGAGE BROKER
3 May 2014	VEDA ADVANTAGE PUBLIC ACCESS
10 Nov 2013	VEDA ADVANTAGE PUBLIC ACCESS
27 Apr 2013	VEDA ADVANTAGE PUBLIC ACCESS
16 Aug 2012	VEDA ADVANTAGE PUBLIC ACCESS
5 Jul 2011	VEDA ADVANTAGE PUBLIC ACCESS