



Understanding your new credit report

Your report is now made up of a Summary, Credit enquiry information, Insolvencies + Court actions, Accounts, Repayment history, Defaults and Business relationships

Equifax Apply

Report for: [Redacted]
Age of file: 22 years 3 months
Permission type: Consumer report + Commercial report

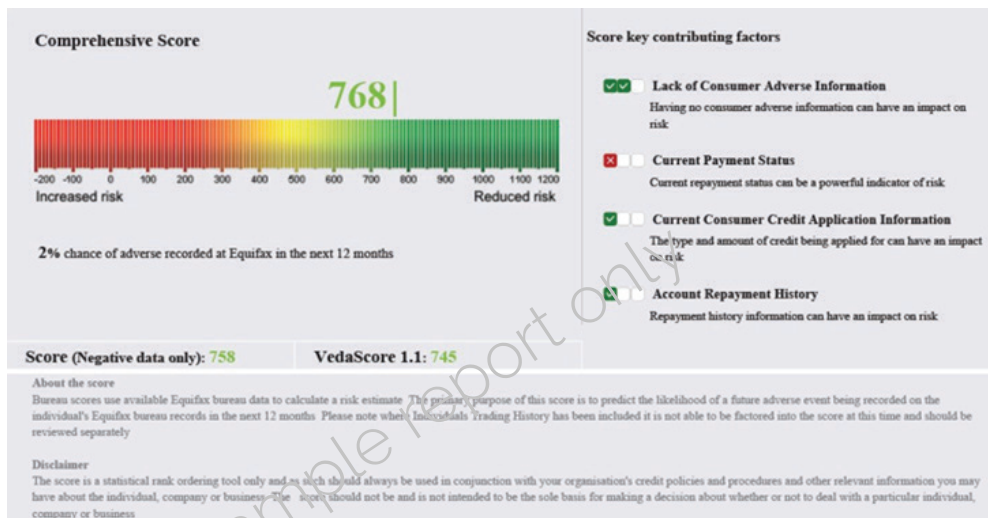
Data level: Comprehensive
Date generated: [Redacted]
Transaction ID: [Redacted]
Charge Back No.: [Redacted]

EQUIFAX

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Summary



Score: This can vary amongst lenders and providers however it is an overall score given based on information that has been reported.

Headlines

Adverse on file	No	Worst RHI status last 24m	1
Credit enquiries	8	Insolvencies & Actions	0
Accounts	4	Business relationships	1
Defaults	0	Disq directorships	0
Total limit	\$198,300		

Headlines display a summary of:

- the number of accounts held in the last 24 months
- any defaults
- total aggregate limit of facilities held
- worst repayment history status in the last 24 months

Credit enquiries & defaults		No of enquiries: 8	No of defaults: 0	
Data	Consumer		Commercial	
Time since last enquiry	5 months		-	
	Number	Total	Number	Total
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	8	\$752,600	0	-
Defaults	0	-	0	-

Personal insolvencies & court actions		No of actions: 0
Data		
No of actions		
Personal insolvency	0	
Default judgement	0	
Other court actions	0	

Accounts & repayments		No of accounts: 6	Worst RHI status last 24m: 2	Total limit: \$190,118	
Account type	No of accounts (closed accounts)	Total current limits	Worst current repayment status	Worst repayment status < 24 mths	No of defaults
All consumer accounts	4 (0 closed)	\$190,118	1	1	0
Real estate mortgages	1 (0 closed)	\$110,618	-	-	0
Personal loans	1 (0 closed)	\$23,500	2	2	0
Credit & charge cards	2 (0 closed)	\$56,000	1	1	0
Auto loans	0 (0 closed)	-	-	-	0
Overdraft	0 (0 closed)	-	-	-	0
Equipment hire/rental	0 (0 closed)	-	-	-	0
Telco & Utilities	0 (0 closed)	-	-	-	0

Business relationships		No of relationships: 1	Disqualified directorships: 0
Data			
No of relationships			
Current directorships	1		
Previous directorships in the last 10 years	0		
Number of external administration companies for director, or disqualified directorships	0		
Business names held	0		

Identity details				
Identity		Identities: 2		
ID source	Names	First reported date	Last reported date	Last credit enquiry
Primary				
P	Michael CHANG		26 Sep 2016	28 Nov 2016
Cross references				
X1	Mike R CHANG			02 Jun 2016
ID data	Details	First reported date	Last reported date	ID source
Date of birth	Dec 1979	02 Apr 2013	17 Sep 2016	P
Drivers licence	-	-	-	-
Gender		-	-	P
File no.		-	-	P
Addresses				
	Parramatta NSW 2150	09 Apr 2013	26 Sep 2016	P
	North Sydney NSW 2060	02 Apr 2013	02 Apr 2013	P
	S. Ballina NSW 2478	12 Oct 2006	12 Oct 2006	X1

Credit enquiries: Every application for credit will be listed. If an access seeker, like a broker, obtains your report to assist you, then they should not be listed as an enquiry.

Credit enquiries							
Consumer enquiries				Total number: 20		Total value: \$60,495	
Date	Enquirer	ID source	Account type	Amount	Role	Reference no	
12 Jan 2017	ITIG TCPIP 003 ACTIVE BRANCH	P	Credit Card	\$10,000	Principal (sole)	12345	
28 Nov 2016	ITIG TCPIP 003 ACTIVE BRANCH	P	Telecommunications Services	\$100	Principal (sole)	VSACCB1	
21 Nov 2016	ITIG TCPIP 003 ACTIVE BRANCH	P	Telecommunications Services	\$100	Principal (sole)	VSACCB1	
04 Oct 2016	ITIG TCPIP 003 ACTIVE BRANCH	P	Telecommunications Services	\$100	Principal (sole)	VSACCB1	
26 Sep 2016	EVERGREEN FINANCE CO P/L	P	Personal Loan (fixed term)	\$5,000	Principal (sole)	5009289	
17 Sep 2016	CITI UNSECURED CREDIT	P	Credit Card	\$0	Principal (sole)	160916000362365	

Credit enquiries & defaults, personal insolvencies & court actions:

- Summary of the number and dollar value of any items or actions.

Accounts & repayments:

- Summary of the number of accounts, by product type of account plus listing the total current credit limits and worst repayment status

Business relationships:

- Summary of the number of directorships and business names held by the individual.

Identity details:

- Summary of known identity information including any cross-referenced files.

Insolvencies and court actions: This section provides any insolvency details the individual has entered into, as well as any court actions, writ or summons actions taken against the individual.

Insolvencies & court actions	
Personal insolvencies	Total number: 1
Data	Details
Date declared	11 Feb 2008
ID source	X1
Proceedings number	11022008/08 NSW Part 10
Type	Arrangement (Part 10 Deed)
Description	-
Role in proceedings	Principal (sole)
Co-borrower	
Status	
Status date	
Default judgements	Total number: 0
Not Present on file	
Other court actions	Total number: 0
Not Present on file	

Accounts and repayments: This is the detailed view of all credit accounts. It provides the individual's credit accounts including product type and repayment history. This will now go back 24 months.

Type of account, open date and name of financial institution.	Status and latest limit of account																												
<table> <tr> <th colspan="2">Accounts & repayments</th></tr> <tr> <td colspan="2">Consumer Accounts</td></tr> <tr> <td>Auto loans</td><td>Accounts: 1 Defaults: 0 Worst repayment status: 0</td></tr> <tr> <td colspan="2">ITIG TCPIP 003 ACTIVE BRANCH L (ATT125478)</td></tr> <tr> <td>Open date</td><td>Status Latest limit</td></tr> <tr> <td>01 Jan 2014</td><td>Open \$45,000</td></tr> <tr> <td colspan="2">Repayment history</td></tr> <tr> <td>2015</td><td>2016 2017</td></tr> <tr> <td>Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec</td><td>Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan</td></tr> <tr> <td>R 0 0 0 0 0 0 0 0 0 0 0</td><td>0 2 3 3 1 0 0 1 1 0 0 0 0</td></tr> <tr> <td colspan="2">Other details</td></tr> <tr> <td>ID source</td><td>Association Account type Relationship Term Loan payment method</td></tr> <tr> <td></td><td>Start date Cease date</td></tr> <tr> <td>P</td><td>01 Jan 2014 Auto Loan Principal (1 of 1) 5 years 0 months (Fixed) Principal and Interest in full</td></tr> </table>		Accounts & repayments		Consumer Accounts		Auto loans	Accounts: 1 Defaults: 0 Worst repayment status: 0	ITIG TCPIP 003 ACTIVE BRANCH L (ATT125478)		Open date	Status Latest limit	01 Jan 2014	Open \$45,000	Repayment history		2015	2016 2017	Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec	Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan	R 0 0 0 0 0 0 0 0 0 0 0	0 2 3 3 1 0 0 1 1 0 0 0 0	Other details		ID source	Association Account type Relationship Term Loan payment method		Start date Cease date	P	01 Jan 2014 Auto Loan Principal (1 of 1) 5 years 0 months (Fixed) Principal and Interest in full
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Detailed repayment history information (RHI) for up to 24 months. Refer to the below table for more information on what the numbers and codes mean.	Relationship of the individual to the account, as well as the number of account holders, term and loan repayment method.																												

CCR RHI Status code	Description	Description - number of payments
0 (zero)	The credit facility is current	The credit facility is current
1	Up to 29 days overdue	Up to one missed payment
2	30-59 days overdue	Two missed payments
3	60-89 days overdue	Three missed payments
4	90-119 days overdue	Four missed payments
5	120-149 days overdue	Five missed payments
6	150-179 days overdue	Six missed payments
X	180+ days overdue	More than six missed payments
R	Not reported – Repayment data was not reported for this period	Not reported – Repayment data was not reported for this period
P	Pending – Repayment data has not been reported yet for this period (applies if the repayment period is the current month or the month preceding the enquiry)	Pending – Repayment data has not been reported yet for this period (applies if the repayment period is the current month or the month preceding the enquiry)
C	Closed	Closed

Defaults: This section provides information on an individual's defaults where the credit provider lists a payment default. Here you will find detail on defaults like the date, amount and latest status.

Consumer Accounts

Personal loans

Defaults: 1

CITIBANK (DF3458)

Original credit provider: ITIG TCPIP 003 ACTIVE BRANCH

Payment defaults

Default status	Default association		Original	Latest		
	Start date	Cease date	Date	Amount	Date	Amount
Outstanding			26 Nov 2012	\$900	26 Nov 2012	\$900

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Start date	Cease date			
P			Personal Loan (fixed term)	Principal	

Business relationships: If the individual has proprietorships or directorships including current, previous and disqualified, it will be included in this section.

Business relationships	
Business names	Total number: 1
CITIBANK	
Data	Detail
Australian Business Number	88004325080
Business Registration Number	
Registration State	
Registration Date	15 Apr 2014
File Number	
ASIC extract date & time ¹	
Last ASIC update & time ²	
ID source	P
¹ Details were sourced from ASIC's Business Names Record on the given date & time. ² Updates to the Business Name, Business Registration Number & Business Registration State sourced from ASIC on the given date & time.	
Current directorships	Total number: 1
BALLINA GOLF CLUB LTD	
Data	Detail
Company Status	Organisation is under strike-off action
Australian Company Number	000504441
Australian Business Number	
Appointment date	12 Sep 1989
File Number	
ASIC extract date & time ¹	19 Oct 2012
Last ASIC update & time ²	
ID source	X1
¹ Details were sourced from ASIC's Business Names Record on the give date & time. ² Updates to the Business Name, Business Registration Number & Business Registration State sources from ASIC on the given date & time.	
Previous directorships	Total number: 0
Not present on file	
Disqualified directorships	Total number: 0
Not present on file	

Provides detail on the name of the entity (proprietorship or directorships), plus date, file number and other status information.

This information is for sample purposes only. If you would like to know more please contact WhiteStar team.

Referenced: Equifax & Macquarie.