

Individual CREDIT REPORT

myCREDITFILE
POWERED BY VEDA ADVANTAGE

Ms Jane Citizen

Your Reference: PAS 123456

Identity Details:

Name: JANE ANNE CITIZEN
Date of Birth: 5/12/1978
Sex: Female

Address History*:

19 Every Street, Any Town NSW 2111
27/52 Somewhere Street, Somewhere NSW 2222
180A Summer Avenue, Summer Heights NSW 2333
5/90 Winter Place, Winter Downs NSW 2444

Employment Information*:

Your last known employment as reported to us was with ABC PTY LTD.

*Address and Employment details are supplied in conjunction with a credit application; therefore the address information recorded is not a chronological list of addresses. Your current address and current employer will be added to your credit report when you next apply for credit.

Summary of Information Contained within this Report

Consumer Credit Applications	9	Commercial Credit Enquiries	0
Consumer Authorised Agent Enquiries	0	Commercial Authorised Agent Enquiries	0
Consumer Current Credit Providers	1	Commercial Credit Providers	0
Consumer Overdue Accounts:		Commercial Overdue Accounts:	
- Outstanding	1	- Outstanding	0
- Finalised	0	- Finalised	0
- Arrears brought up to date	0	- Arrears brought up to date	0
Current Directorships	1	Bankruptcy Act Information	0
Previous Directorships	0	Court Judgements	0
Disqualified Directorships	0	Writs & Summons	0
Proprietorships	0		



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Consumer Credit Information

This part of your file may contain information about credit that you have sought which was intended to be used for family, domestic and household purposes.

Your permission is required for credit providers to access this part of your file.

Consumer Credit Applications

These are enquiries made by credit providers resulting from applications for credit made by you.

Current federal legislation does not allow us to record whether the application was accepted, declined or has been paid in full.

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 Credit Application, please contact your credit provider directly.

1/08/2009	FIRST BANK
Reference:	An application for a Loan Contract where you applied as the Principal.
Amount:	\$19,500
7/06/2009	BEST EVER BUILDING SOCIETY
Reference:	An application for a Continuing Credit account where you applied as the Principal.
Amount:	\$5,000
21/09/2008	NUMBER ONE FINANCE
Reference:	An application for a Continuing Credit account where you applied as the Principal.
Amount:	\$5,000



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- 3/10/2007** **ANOTHER BANK**
Reference: An application for a Loan Contract where you applied as the Principal.
Amount: \$3,000
- 12/12/2006** **FANTASTIC FONES**
Reference: An application for a Telecommunications account where you applied as the Principal.
Amount: An unspecified amount
- 27/10/2006** **BOUNTIFUL BANK**
Reference: An application for a Continuing Credit account where you applied as the Principal.
Amount: \$2000
- 16/11/2005** **BOUNTIFUL BANK**
Reference: An application for a Real Property Mortgage account where you applied as a Joint Applicant
Amount: \$300,000
- 4/02/2005** **BEST EVER BUILDING SOCIETY**
Reference: An application for a Continuing Credit account where you applied as the Principal.
Amount: \$5,000
- 4/09/2004** **RENT EASY RENTALS**
Reference: An application for a Continuing Credit account where you applied as the Principal.
Amount: \$5,000



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Overdue Account(s)

Once an account falls into arrears of more than 60 days the credit provider may record the overdue account on your Credit File.

Overdue account information recorded as a payment default remains on your file for 5 years from the date of listing.

Overdue account information recorded as a clearout remains on your file for 7 years from the date of listing. NB an overdue account is classified as a clearout if you have changed your address and not provided a credit provider with your new address.

NB: Even when an overdue account has been brought up to date (current) or paid in full, it will remain on file. However, its status is updated to paid or settled. The fact that an account has become overdue, and then been paid becomes part of your credit history.

The credit provider who listed the overdue information on your file is responsible for ensuring your file is updated.

If you need any further information regarding the Overdue Accounts, please contact the credit provider directly to discuss the matter.

28-4-2008 ANOTHER BANK

Reference: It was advised that a Loan Contract account reference 123123 was overdue due to a payment default.

Overdue: \$2,600

Status: We have not been advised that this account has been finalised

Deletion date: This entry will be automatically removed from your file on 28-4-2013



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Current Credit Provider(s)

A 'current credit provider' is an organisation with which you have an existing credit agreement or contract e.g. a charge card, credit card, or loan.

The credit provider must notify Veda Advantage when your agreement or contract with them ceases. This entry will then be removed from your file.

4/9/2004 RENT EASY RENTALS
Reference: It was reported that a rental account was opened for you and that you have
an ongoing credit relationship with them.
Account: 527643



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Public record information

This part of your file contains publicly available information from court records, from the Insolvency and Trustee Service Australia, and from the Australian Securities and Investment Commission.

Current directorship details

Directorship information is only updated when requested by you or a credit provider.

If this information is no longer current, please complete the Update Form (attached) and forward it to us. We will then update your file.

Previous directorship information is maintained for ten years from the date you ceased being a director.

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

Reference: We have recorded that you are a director of ABC P/L, A.C.N 000 111 222
Appointed: 11/6/2000

