

Report for: LEENA THOMAS (+ 1 cross-reference)  
 D.O.B. 16 November 1989 (25 years old)  
 3/445 Pacific HWY, Chatswood NSW 2067

Age of file: 5 years 10 months

Permission type: Consumer report

Data level: Comprehensive

Date generated: 24 Feb 2015 - 17:33

Veda transaction ID: 150224-AN097-0000K

Charge Back No.: 6598

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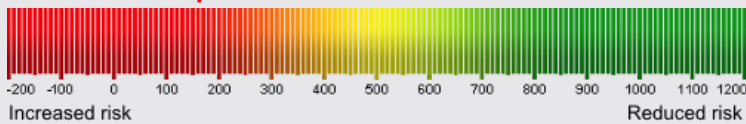
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## Summary

### Scores

#### Comprehensive Score

**171**



55% chance of adverse in the next 12 months

Score (Negative data only): **171**

VedaScore 1.1: **371**

#### Score key contributing factors

- Consumer Default Information**  
The existence of consumer default information can be a powerful indicator of risk.
- Public Adverse Information**  
The existence of public adverse information such as court judgements and writs can have a powerful impact on risk.
- Historical Consumer Credit Application Information**  
The type and frequency of historical credit applications can be an indicator of risk.
- Recent Consumer Credit Application Information**  
Recent credit applications made can have an impact on risk.

#### About the score

Bureau scores use available Veda bureau data to calculate a risk estimate. The primary purpose of this score is to predict the likelihood of a future adverse event being recorded on the individual's Veda bureau records in the next 12 months.

#### Disclaimer

The score is a statistical rank ordering tool only and as such should always be used in conjunction with your organisation's credit policies and procedures and other relevant information you may have about the individual, company or business. The score should not be and is not intended to be the sole basis for making a decision about whether or not to deal with a particular individual, company or business.

### Headlines

Adverse on file	<b>Yes</b>	Worst RHI status last 24m	-
Credit enquiries	11	Insolvencies & Actions	<b>4</b>
Accounts	2	Business relationships	0
Defaults	<b>2</b>	Disq. directorships	0
Total limit	-		

### Credit enquiries & defaults

No. of enquiries: 11    No. of defaults: **2**

#### Data Consumer

	Less than 1 month	
	Number	Total
Enquiries in the last 3 months	5	\$261,132
Enquiries in the last 5 years	11	\$571,132
Defaults	<b>2</b>	<b>\$11,752</b>

### Personal insolvencies & court actions

No. of actions: **4**

#### Data No. of actions

Personal insolvency	0
Default judgement	0

Data	No. of actions
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Other court actions **4**

### Accounts & repayments

No. of accounts: 2 Worst RHI status last 24m: - Total limit: -

Account type	No. of accounts (closed accounts)	Total current limits	Worst current repayment status	Worst repayment status < 24 mths	No. of defaults
<b>All consumer accounts</b>	<b>2 (0 closed)</b>	-	-	-	<b>2</b>
Real estate mortgages	0 (0 closed)	-	-	-	0
Personal loans	0 (0 closed)	-	-	-	0
Credit & charge cards	1 (0 closed)	-	-	-	1
Auto loans	1 (0 closed)	-	-	-	1
Overdraft	0 (0 closed)	-	-	-	0
Equipment hire/rental	0 (0 closed)	-	-	-	0
Telco & Utilities	0 (0 closed)	-	-	-	0

### Business relationships

No. of relationships: 0 Disqualified directorships: 0

Data	No. of relationships
Current directorships	0
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
<b>Primary</b>				
P	Leena Eric THOMAS	28 Mar 2009		06 Feb 2015
	Date of birth 16 Nov 1989	30 Sep 2014	30 Sep 2014	
	Drivers licence			
	Gender Female			
	Veda file no. 209795330			
<b>Cross references</b>				
X1	Charleena HARRIS	12 Nov 2014		
	Date of birth 12 Dec 1989	12 Nov 2014	12 Nov 2014	
	Drivers licence 13501989	12 Nov 2014	12 Nov 2014	
	Gender Female			
Addresses	3/445 Pacific HWY, Chatswood NSW 2067	12 Nov 2014	12 Nov 2014	X1
	49 Park AVE, Chatswood NSW 2067	23 Oct 2014	23 Oct 2014	P
	10 Havelock ST, St kilda VIC 3182	28 Mar 2009	28 Mar 2009	P
Employer	COLES GROUP	28 Mar 2009	28 Mar 2009	P

### Possible match

Possible match: 0

Not present on file

## Credit enquiries

### Consumer enquiries

Total number: 11 Total value: \$571,132

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
06 Feb 2015	ITIG TCPIP 003 ACTIVE BRANCH	P	Real Property Mortgage	\$10,000	Principal (sole)	10
30 Jan 2015	DPB ENHANCEMENTS DPBB TEST	P	Credit Card	\$5,000	Principal (sole)	12345
23 Jan 2015	DPB ENHANCEMENTS DPBB TEST	P	Credit Card	\$10,000	Principal (sole)	2345
03 Dec 2014	ITIG TCPIP 003 ACTIVE BRANCH	P	Overdraft	\$231,132	Principal (sole)	1
03 Dec 2014	ITIG TCPIP 003 ACTIVE BRANCH	P	Credit Card	\$5,000	Principal (sole)	12345
14 Nov 2014	ITIG TCPIP 003 ACTIVE BRANCH	P	Telecommunications Services	\$1,000	Principal (sole)	12345
13 Nov 2014	ITIG TCPIP 003 ACTIVE BRANCH	P	Credit Card	\$5,000	Principal (sole)	1234
12 Jan 2014	NAB BCV TEST	P	Credit Card	\$4,000	Principal (sole)	
12 Dec 2013	NAT BANK NSW	P	Overdraft	\$90,000	Principal (sole)	
15 Sep 2012	CITIBANK	P	Real Property Mortgage	\$200,000	Principal (sole)	MORT2WOK
21 Jul 2012	NAB BCV TEST	P	Equipment Hire or Rental	\$10,000	Principal (sole)	

## Insolvencies & court actions

### Personal insolvencies

Total number: 0

Not Present on file

### Default judgements

Total number: 0

Not Present on file

### Other court actions

Total number: **4**

Data	Details
Action Date	17 Aug 2013
ID source	P
Amount	\$21,000
Creditor	MERCEDES-BENZ FINANCE
Plaint number	MER21000/13/QROC
Court type	District Court
Role in court action	Principal (sole)
Co-borrower	
Status	
Status date	

Data	Details
Action Date	02 Mar 2013
ID source	P
Amount	\$1,254
Creditor	ORIGIN SOLAR
Plaint number	ACD1254/13/QROC
Court type	District Court
Role in court action	Principal (sole)
Co-borrower	
Status	Discontinued
Status date	04 Apr 2013

Data	Details
Action Date	12 Dec 2012
ID source	P
Amount	\$8,500
Creditor	CITIBANK
Plaint number	ADF2012/12/QPER
Court type	District Court
Role in court action	Principal (sole)
Co-borrower	
Status	Discontinued
Status date	02 Jan 2013

Data	Details
Action Date	15 Jun 2012
ID source	P
Amount	\$56,000
Creditor	LIBERTY FINANCE
Plaint number	ABC2012/12/WROC
Court type	District Court
Role in court action	Principal (sole)
Co-borrower	
Status	Discontinued
Status date	14 Jul 2012

## Accounts & repayments

### Consumer Accounts

#### Credit & charge cards

Accounts: 1 Defaults: **1** Worst repayment status: -

#### ITIG TCPIP 003 ACTIVE BRANCH (DF0012)

##### Payment defaults

Default status	Default association		Original		Latest	
	Start date	Cease date	Date	Amount	Date	Amount
Outstanding (23 May 2013)			23 May 2013	\$3,752	23 May 2013	\$3,752

##### Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
X1	01 Jan 2013	Credit Card	Principal (1 of 1)		

#### Auto loans

Accounts: 1 Defaults: **1** Worst repayment status:-

#### ANZ AUTO LOAN (IAAOREF0001)

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			06 Mar 2014	\$8,000	06 Mar 2014	\$8,000

##### Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
P		Auto Loan	Guarantor		

## Business relationships

#### Business names

Total number: 0

Not present on file

#### Current directorships

Total number: 0

Not present on file

#### Previous directorships

Total number: 0

Not present on file

#### Disqualified directorships

Total number: 0

Not present on file