



Decide with Confidence

D&B Individual Bureau Application Score Enquiry Individual Consumer

John Peter Citizen

File Number: 6198156
Country Code: AU
Date of Enquiry: Monday, 9 August 2004
CCB Internal Reference: W940000044-5258192-S

Summary Information

Warning Flags

Judgments: Yes
Summons: No
Bankruptcy: Yes
Defaults: Yes
Enquiries: Yes
Other Public Record Notices: No
Directorships: Yes
File Notes: Yes
Minor: No

General Summary

Number of Judgments: 1
Number of Summons: 0
Number of Bankruptcy: 1
Number of Other Public Record Notices: 0
Number of Current Directorships: 2
Number of Previous Directorships: 2
Number of File Notes: 1

Enquiry Summary

Total Number of Consumer Enquiries: 1

Default Summary

Total Number of Consumer Defaults: 2

Individual File Detail

Personal Details

Name: John Peter Citizen
Date of Birth: 19 February 1973
Gender: Male
Driver Licence Number: 123456
Date First Recorded: 26 June 2003

Address Details

Current Address: 479 St Kilda Road, Melbourne, VIC 3004

Employment Details

Employer Name: Dun And Bradstreet
Time in Current Employment: 5 years and 2 months

Scorecard Details

Residential Status: Owner / Buyer
Occupation: Professional
Time in Current Address: 25 years and 1 month
Time at Previous Address: 0 years and 0 months
Number of Credit Cards: 0

Scorecard Results

Bureau Application Score

Raw Score: 28

Band Description:

4.2 times more likely to default on payment of the credit being applied for during the next 2 years

Defaults (Consumer)

Date Issued	Date of Default	Original Due Date	Last Payment Date	Type	Original Amount	Current Amount	Original Credit Provider	Current Credit Provider	Credit Obligation	Status	Original Reason to Report	Current Reason to Report
5 August 2004	1 January 2003	1 January 2002		Telecommunications	\$1,000.00	\$1,000.00			Principal	Active	Payment Default	Payment Default
17 July 2003	17 July 2003	12 December 2002		Utilities	\$1,000.00	\$1,000.00	Gas & Electricity Co	Gas & Electricity Co	Principal	Active	Payment Default	Dishonoured Cheque

Enquiries (Consumer)

Date	Type	Amount	Organisation	Credit Obligation
9 August 2004	Other	Unspecified	D&B - IT OPERATIONS 8974	Principal

Serious Credit Infringement Notices (Consumer)

No information recorded

Public Record Information

Judgments

Date Lodged	Date Paid	Action Type	Amount	Court	Creditor	Status	Plaintiff Name	Plaintiff Number	Comments
30 July 1999		Judgements	\$678.99	Magistrates Court			Dun & Bradstreet Test	678/99	

Summons

No information recorded

Bankruptcy Orders

Date Declared	Discharge/Annulment Date	Court	Proceedings Date	Proceedings Number	Action Type	Comments
22 April 2001		District Court	22 August 2001	123456/99	Bankruptcies	

Other Public Record Information

No information recorded

Company Directorship

Current Directorships

No	DUNS	ACN	Company Name	Status	Appointment Date	ASIC Extract Date
1	75-468-3795	001234567	KENTMORE CLOTHING PTY LTD	REGD	25 July 2003	4 June 2004
2	75-522-4783	001234567	TACTILE PROMOTIONS PTY LIMITED	REGD	25 July 2003	27 November 2003

Previous Directorships

No	DUNS	ACN	Company Name	Status	Appointment Date	Cease Date	ASIC Extract Date
1	75-946-7366	001234567	ISLEY CLOTH SUPPLIES PTY LTD	REGD	30 June 2000	14 March 2001	15 July 2004
2	84-996-9235	001234567	WORLDWIDE SERVICES PTY LTD	REGD	21 October 1994	23 March 1997	15 July 2004

File Notes

Date	Type	Text
28 May 2003	General	This is a fictious individual. Created by D&B for demonstration purposes

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