



Decide with Confidence

Tuesday, 20 December 2016

Dun & Bradstreet (Australia) Pty Ltd

DUNS 75 340 7170 ACN 006 399 677

pac.austral@dnb.com.au

www.dnb.com.au

Dear Philip Johnston,

Your Customer Reference Number: DRGN201612181137

Thank you for contacting D&B's Public Access Centre to obtain a copy of your Credit Report.

D&B provides information to its subscribers to assist their credit decisions. Our subscribers include banks, finance companies, telecommunication, utility providers, and a range of manufacturing, wholesale and service organisations. It is the credit provider's decision to approve or decline your application for credit.

D&B's database records the following types of credit information on full Credit Reports:

- Identification information about the individual
- Consumer credit liability information and new credit arrangements, as reported by credit providers
- Repayment history information, as reported by credit providers
- Enquiry and accesses to credit information (including applications for consumer or commercial credit), as reported by credit providers
- Default information (payments of >\$150 and 60+ days overdue) and serious credit infringements as reported by credit providers
- Court proceedings information, as obtained from the Courts and other publicly available information
- Personal insolvency information obtained from Australian Financial Security Authority (AFSA)
- Directorship information obtained from Australian Securities and Investments Commission (ASIC)

D&B retains credit information for the period permitted by law.

Attached is a copy of your Credit Report. Please take the time to read through the report, and notify us of any corrections that are required by logging into your account and submitting an online Correction request. For correction requests, we usually require additional evidence of the change to be made. We are permitted by law to discuss your correction request with others who may be able to verify the information (e.g. credit providers who provided the information to us).

Alternatively, if the personal details on your Credit Report are incorrect please submit an online Personal Details Update request.

Search Details:	Full Name:	Johnston, Philip James
	Other Names:	None
	DOB:	24-Oct-1951
	Driver Licence Number:	3153RM
	Address:	5 Ronald Avenue, Freshwater, NSW 2096
	Previous Address:	None
	Current Employer:	Retired

Regular updates of your personal credit report is the most effective way you can protect yourself against identity theft and fraud. Order a D&B **Credit Alert** at checkyourcredit.com.au and know each time your personal credit report changes.

Should you have any further queries, please contact our Public Access Centre on **1300 734 806** between 8.30am and 5.30pm, Monday to Friday or visit our website at www.dnb.com.au. Our website also contains a copy of D&B's Privacy Statement.

Regards,

Manager - Public Access Centre

VIC & TAS

Ground Floor, 479 St Kilda Rd
Melbourne VIC 3004
Ph 03 9828 3333
Fax 03 9828 3118

NSW & ACT

Lvl 16, 383 Kent St
Sydney NSW 2000
Ph 02 8270 2800
Fax 02 8270 2866

SA & NT

Lvl 24, 91 King William St
Adelaide SA 5000
Ph 08 8233 5988
Fax 08 8233 5993

QLD

Lvl 2, 143 Coronation Dr
Milton QLD 4064
Ph 07 3360 0600
Fax 07 3360 0699

WA

Lvl 2, 22 Delhi St
West Perth WA 6005
Ph 08 9426 1818
Fax 08 9221 8419



INDIVIDUAL CREDIT REPORT

Philip James Johnston

DRGN201612181137



Monday, 19/12/2016

Personal Details

Name:	Philip J Johnston
Date of Birth:	24/10/1951
Gender:	Male
Driver Licence Number:	3153RM
Date First Recorded:	22/12/2014

Address Details

Current Address:	5 Ronald Avenue, Freshwater, NSW 2096
Date First Recorded:	22/12/2014
Date Last Recorded:	09/12/2016

Previous Address:	67 Coronga Crescent, Killara, NSW 2071
Date First Recorded:	22/12/2014
Date Last Recorded:	09/12/2016

File Number:	51115431
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Individual File Detail

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The personal, address and employment details recorded on your credit report are supplied to DBCC Pty Ltd (D&B) in conjunction with the provision of data, from our data sources. This includes information supplied by credit providers about credit accounts held by you, including applications for credit that you may have made.

If the details recorded on your credit report are incomplete or require updating, please advise D&B and submit the relevant supporting documentation.

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INDIVIDUAL

CREDIT REPORT

Philip James Johnston

DRGN201612181137

Summary Information

CONSUMER CREDIT INFORMATION

Accounts:	0
Defaults:	0
Enquiries:	1
Authorised Agent Enquiries:	0
Accesses :	1
Serious Credit Infringement Notices:	0

COMMERCIAL CREDIT INFORMATION

Accounts:	0
Defaults:	0
Enquiries:	0
Authorised Agent Enquiries:	0
Accesses :	1
Serious Credit Infringement Notices:	0

PUBLIC RECORD INFORMATION

Judgments:	0
Summons:	0
Personal Insolvency Information:	0
Other public record information:	0
Company Directorship	
- Current Directorships:	0
- Previous Directorships:	0

OTHER INFORMATION

File Notes:	0
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CONSUMER CREDIT INFORMATION

▶ Accounts

No information recorded

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What is a credit account?

A credit account is a facility for credit.

This section contains detailed information about the personal credit accounts in your name that have been submitted to D&B by credit providers.

This information can include the type of credit account/s, the credit limit/s, the credit provider/s, and the date/s the accounts were opened and closed. This information will remain on your credit report for up to two years after the account is closed.

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▶ Repayment History

No information recorded

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What is my repayment history?

Your repayment history includes up to two years of detail about the monthly payments you have made to the personal accounts listed on your credit report.

This repayment history information is provided to D&B by credit providers on a regular basis.

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▶ Defaults

No information recorded

.....

What is a default and how long does it remain on my credit report?

A default is information about a payment to a credit account that is at least 60 days overdue, where the credit provider has notified the individual in writing about the overdue payment and the overdue payment is equal to or over \$150.

A default remains on your credit report for 5 years from the date of default.

I have paid my default in full, how can I update the status of my default to reflect this?

The credit provider listed on your credit report is responsible for ensuring the default is accurate and up-to-date. If your default requires updating please contact the credit provider. Alternatively, please provide D&B with proof of payment in order to update the default.

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▶ Enquiries

No	Date of Enquiry	Unique Customer Reference	Type	Amount	Organisation	Credit Obligation
1	04/02/2016 18:37	5001826307447	Revolving Credit	\$0.00	Latitude Finance Australia, User 000002	Principal



INDIVIDUAL CREDIT REPORT

Philip James Johnston

DRGN201612181137

What is an enquiry and how long does it remain on my credit report?

An enquiry (also known as an Information Request) is a footprint left by the credit provider relating to an application by you for credit. Consumer enquiries are credit applications intended to be used for personal, family, or household purposes. This assists you to know who has accessed your credit report and the number of applications lodged. Enquiries are retained on your credit report for 5 years from the date of application.

How can I find out why I was refused credit?

As a credit reporting body, D&B is not the decision maker. D&B only supply the information. If credit has been denied based on a D&B credit report, refer to the credit provider to understand the reason for decline. It is suggested that you should keep yourself informed of your credit history by obtaining an updated copy of your credit report.

▶ Authorised Agent Enquiries

No information recorded

What is an authorised agent enquiry and how long does it remain on my credit report?

An authorised agent enquiry is a footprint left by an agent acting on your behalf to assist you to obtain credit. Mortgage brokers and automotive dealers are types of authorised agents. Authorised Agent Enquiries are retained on your credit report for 5 years from the date of enquiry.

▶ Accesses

No	Date of Enquiry	Unique Customer Reference	Type	Amount	Organisation	Credit Obligation
1	19/12/2016 09:02	DRGN201612181137		\$0.00	D&B PUBLIC ACCESS CENTRE, User 000001	Principal

What is an access and how long does it remain on my credit report?

An access is a footprint left by an organisation that has viewed your credit report. Accesses are retained on your credit report for 5 years from the date of access.

Accesses are recorded on your credit report for your information only, for you to know who has accessed your credit report and can only be viewed by yourself. Credit providers and other organisations are not able to view this information.

▶ Serious Credit Infringement Notices

No information recorded

What is a serious credit infringement and how long does it remain on my credit report?

A serious credit infringement is the opinion of a credit provider that an individual has committed an act involving fraudulently obtaining or attempting to obtain consumer credit, or fraudulently evading or attempting to evade their obligations in relation to consumer credit.



INDIVIDUAL

CREDIT REPORT

Philip James Johnston

DRGN201612181137

evade their obligations in relation to consumer credit.

A serious credit infringement is further defined as where a reasonable individual would consider that the act indicates an intention by the individual to no longer comply with their obligations in regard to the consumer credit provided, the provider has taken reasonable steps to contact the individual but has been unable to do so, and at least 6 months have passed since the provider last had contact with the individual.

Serious credit infringements remain on your credit report for a period of 7 years that starts on the day on which the credit reporting body collects the information.

**COMMERCIAL CREDIT INFORMATION****▶ Accounts**

No information recorded

What is a credit account?

A credit account is a facility for credit.

This section contains detailed information about the commercial credit accounts in your name that have been submitted to D&B by credit providers.

This information can include the type of credit account/s, credit limit/s, the credit provider/s and the date/s the accounts were opened and closed. This information will remain on your credit report for up to two year after the account is closed.

▶ Repayment History

No information recorded

What is my repayment history?

Your repayment history includes up to two years of detail about the monthly payments you have made to the commercial accounts listed on your credit report.

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CREDIT REPORT

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No information recorded

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A serious credit infringement is further defined as where a reasonable individual would consider that the act indicates an intention by the individual to no longer comply with their obligations in regard to the consumer



INDIVIDUAL

CREDIT REPORT

Philip James Johnston

DRGN201612181137

Indicates an intention by the individual to no longer comply with their obligations in regard to the consumer credit provided, the provider has taken reasonable steps to contact the individual but has been unable to do so, and at least 6 months have passed since the provider last had contact with the individual.

Serious credit infringements remain on your credit report for a period of 7 years that starts on the day on which the credit reporting body collects the information.

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INDIVIDUAL CREDIT REPORT

Philip James Johnston

DRGN201612181137

PUBLIC RECORD INFORMATION

▶ Judgments

No information recorded

Judgment information is publicly available information that is sourced from the courts. This information is retained on your credit report for 5 years.

If you are querying that a judgment has been set aside, struck out or dismissed, please advise D&B and submit the relevant supporting court documentation.

If the judgment has been paid or settled, the status can be updated to reflect that the debt has been finalised. To update the status of a judgment, D&B requires advice from the plaintiff or the plaintiff's solicitor.

▶ Summons

No information recorded

Summons information is publicly available information that is sourced from the courts. This information is retained on your credit report for 3 years.

If you are querying that a summons has been discontinued or dismissed, please advise D&B and submit the relevant supporting court documentation.

If the summons has been paid or settled, the status can be updated to reflect that the debt has been finalised. To update the status of a summons, D&B requires advice from the plaintiff or the plaintiff's solicitor.

▶ Personal Insolvency Information

No information recorded

Personal Insolvency Information is publicly available information that is sourced from the Australian Financial Security Authority (AFSA). This information is retained on your credit report for the longer of 5 years from the time of the start of the event or agreement or up to 2 years from the end of the event or agreement, depending on the type of personal insolvency event.

Personal Insolvency Information is information that is entered or recorded in the National Personal Insolvency Index and relates to: bankruptcy of the individual, a debt agreement or a personal insolvency agreement.

This information may not, however, relate to the presentation of a creditor's petition against an individual or an administration under Part XI of the Bankruptcy Act of the individual's estate.

▶ Other Public Record Information



INDIVIDUAL

CREDIT REPORT

Philip James Johnston

DRGN201612181137

No information recorded

Other public record information is publicly available information that is sourced from the courts and relates to the credit worthiness of an individual. This information is retained on your credit report as per the law for that piece of information.

If your record requires updating please advise D&B and submit the relevant supporting documentation.

▶ Company Directorship

▶ Current Directorships

No information recorded

▶ Previous Directorships

No information recorded

Directorship information is publicly available information that is sourced from the Australian Securities and Investment Commission (ASIC). Both current and previous directorship information remains on your credit report for the life of the report.

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

If the directorship information recorded on your credit report requires updating, please advise D&B of the amendment required.

▶ File Notes

No information recorded

A file note is a note that is placed on your credit report at your request to explain circumstances surrounding information on the report, or communicate disagreements with information on the report.

If you require the file note to be updated or removed from your credit report, please advise D&B of the amendment required.



INDIVIDUAL CREDIT REPORT

Philip James Johnston

DRGN201612181137

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