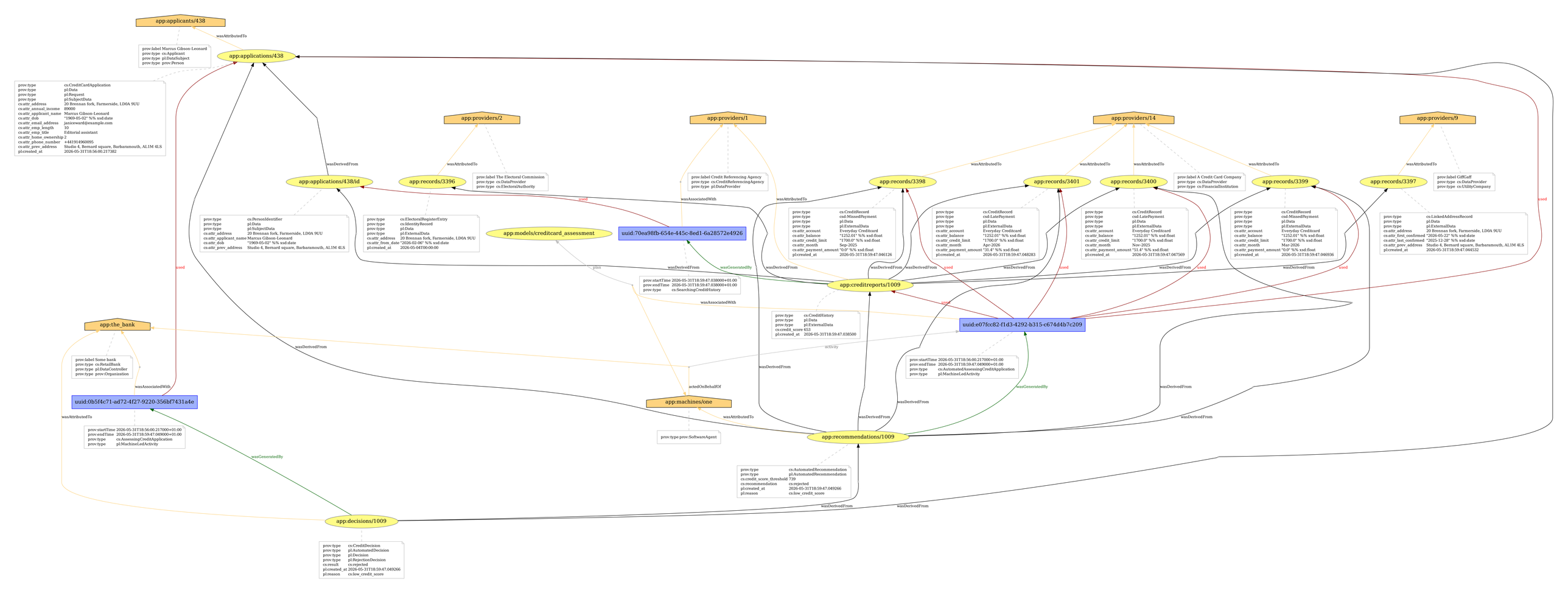
app:applicants/438
wasAttributedTo
prov:label Marcus Gibson-Leonard
prov:type cs:Applicant
prov:type pl:DataSubject
prov:type prov:Person
app:applications/438
prov:type cs:CreditCardApplication
prov:type pl:Data
prov:type pl:Request
prov:type pl:SubjectData
cs:attr_address 20 Brennan fork, Farmerside, LD0A 9UU
cs:attr_annual_income 89000
cs:attr_applicant_name Marcus Gibson-Leonard
cs:attr_dob "1969-05-02" %% xsd:date
cs:attr_email_address janiceward@example.com
cs:attr_emp_length 10
cs:attr_emp_title Editorial assistant
cs:attr_home_ownership 2
cs:attr_phone_number +441914960095
cs:attr_prev_address Studio 4, Bernard square, Barbaramouth, AL1M 4LS
pl:created_at 2026-05-31T18:56:00.217382
app:providers/2
app:providers/1
app:providers/14
app:providers/9
app:applications/438/id
wasDerivedFrom
app:records/3396
wasAttributedTo
prov:label The Electoral Commission
prov:type cs:DataProvider
prov:type cs:ElectoralAuthority
prov:label Credit Referencing Agency
prov:type cs:CreditReferencingAgency
prov:type pl:DataProvider
app:records/3398
app:records/3401
app:records/3400
prov:label A Credit Card Company
prov:type cs:DataProvider
prov:type cs:FinancialInstitution
app:records/3399
app:records/3397
prov:label GiffGaff
prov:type cs:DataProvider
prov:type cs:UtilityCompany
used
wasAssociatedWith
prov:type cs:PersonIdentifier
prov:type pl:Data
prov:type pl:SubjectData
cs:attr_address 20 Brennan fork, Farmerside, LD0A 9UU
cs:attr_applicant_name Marcus Gibson-Leonard
cs:attr_dob "1969-05-02" %% xsd:date
cs:attr_prev_address Studio 4, Bernard square, Barbaramouth, AL1M 4LS
prov:type cs:ElectoralRegisterEntry
prov:type cs:IdentityRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address 20 Brennan fork, Farmerside, LD0A 9UU
cs:attr_from_date "2026-02-06" %% xsd:date
pl:created_at 2026-05-04T00:00:00
app:models/creditcard_assessment
uuid:70ea98fb-654e-445c-8ed1-6a28572e4926
prov:type cs:CreditRecord
prov:type csd:MissedPayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "1252.01" %% xsd:float
cs:attr_credit_limit "1700.0" %% xsd:float
cs:attr_month Sep-2025
cs:attr_payment_amount "0.0" %% xsd:float
pl:created_at 2026-05-31T18:59:47.046126
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "1252.01" %% xsd:float
cs:attr_credit_limit "1700.0" %% xsd:float
cs:attr_month Apr-2026
cs:attr_payment_amount "31.4" %% xsd:float
pl:created_at 2026-05-31T18:59:47.048283
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "1252.01" %% xsd:float
cs:attr_credit_limit "1700.0" %% xsd:float
cs:attr_month Nov-2025
cs:attr_payment_amount "51.4" %% xsd:float
pl:created_at 2026-05-31T18:59:47.047569
prov:type cs:CreditRecord
prov:type csd:MissedPayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "1252.01" %% xsd:float
cs:attr_credit_limit "1700.0" %% xsd:float
cs:attr_month Mar-2026
cs:attr_payment_amount "0.0" %% xsd:float
pl:created_at 2026-05-31T18:59:47.046936
prov:type cs:LinkedAddressRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address 20 Brennan fork, Farmerside, LD0A 9UU
cs:attr_first_confirmed "2026-05-22" %% xsd:date
cs:attr_last_confirmed "2025-12-28" %% xsd:date
cs:attr_prev_address Studio 4, Bernard square, Barbaramouth, AL1M 4LS
pl:created_at 2026-05-31T18:59:47.044532
plan
prov:startTime 2026-05-31T18:59:47.038000+01:00
prov:endTime 2026-05-31T18:59:47.038000+01:00
prov:type cs:SearchingCreditHistory
app:creditreports/1009
wasGeneratedBy
wasDerivedFrom
prov:type cs:CreditHistory
prov:type pl:Data
prov:type pl:ExternalData
cs:credit_score 653
pl:created_at 2026-05-31T18:59:47.038500
activity
uuid:e07fcc82-f1d3-4292-b315-c674d4b7c209
app:the_bank
prov:label Some bank
prov:type cs:RetailBank
prov:type pl:DataController
prov:type prov:Organization
wasAssociatedWith
uuid:0b5f4c71-ad72-4f27-9220-356bf7431a4e
actedOnBehalfOf
app:machines/one
prov:type prov:SoftwareAgent
prov:startTime 2026-05-31T18:56:00.217000+01:00
prov:endTime 2026-05-31T18:59:47.049000+01:00
prov:type cs:AssessingCreditApplication
prov:type pl:MachineLedActivity
prov:startTime 2026-05-31T18:56:00.217000+01:00
prov:endTime 2026-05-31T18:59:47.049000+01:00
prov:type cs:AutomatedAssessingCreditApplication
prov:type pl:MachineLedActivity
app:recommendations/1009
prov:type cs:AutomatedRecommendation
prov:type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2026-05-31T18:59:47.049266
pl:reason cs:low_credit_score
app:decisions/1009
prov:type cs:CreditDecision
prov:type pl:AutomatedDecision
prov:type pl:Decision
prov:type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2026-05-31T18:59:47.049266
pl:reason cs:low_credit_score