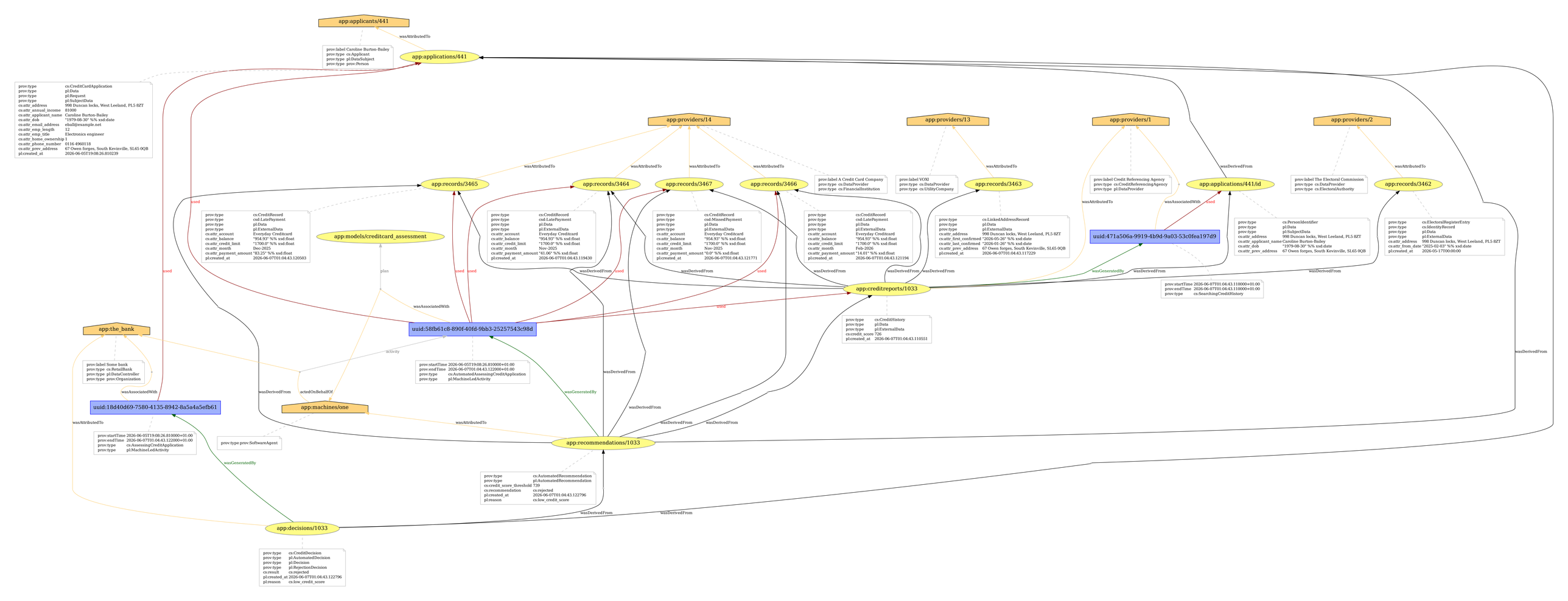
app:applicants/441
wasAttributedTo
prov:label Caroline Burton-Bailey
prov:type cs:Applicant
prov:type pl:DataSubject
prov:type prov:Person
app:applications/441
prov:type cs:CreditCardApplication
prov:type pl:Data
prov:type pl:Request
prov:type pl:SubjectData
cs:attr_address 998 Duncan locks, West Leeland, PL5 8ZT
cs:attr_annual_income 81000
cs:attr_applicant_name Caroline Burton-Bailey
cs:attr_dob "1979-08-30" %% xsd:date
cs:attr_email_address eball@example.net
cs:attr_emp_length 12
cs:attr_emp_title Electronics engineer
cs:attr_home_ownership 1
cs:attr_phone_number 0116 4960118
cs:attr_prev_address 67 Owen forges, South Kevinville, SL65 0QB
pl:created_at 2026-06-05T19:08:26.810239
app:providers/14
app:providers/13
app:providers/1
app:providers/2
wasAttributedTo
wasDerivedFrom
app:records/3465
app:records/3464
app:records/3467
app:records/3466
app:records/3463
app:records/3462
prov:label A Credit Card Company
prov:type cs:DataProvider
prov:type cs:FinancialInsStitution
prov:label VOU
prov:type cs:DataProvider
prov:type cs:UtilityCompany
prov:label Credit Referencing Agency
prov:type cs:CreditReferencingAgency
prov:type pl:DataProvider
prov:label The Electoral Commission
prov:type cs:DataProvider
prov:type cs:ElectoralAuthority
app:applications/441/id
used
wasAssociatedWith
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "954.93" %% xsd:float
cs:attr_credit_limit "1700.0" %% xsd:float
cs:attr_month Dec-2025
cs:attr_payment_amount "83.25" %% xsd:float
pl:created_at 2026-06-07T01:04:43.120503
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "954.93" %% xsd:float
cs:attr_credit_limit "1700.0" %% xsd:float
cs:attr_month Nov-2025
cs:attr_payment_amount "41.06" %% xsd:float
pl:created_at 2026-06-07T01:04:43.119430
prov:type cs:CreditRecord
prov:type csd:MissedPayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "954.93" %% xsd:float
cs:attr_credit_limit "1700.0" %% xsd:float
cs:attr_month Nov-2025
cs:attr_payment_amount "0.0" %% xsd:float
pl:created_at 2026-06-07T01:04:43.121771
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "954.93" %% xsd:float
cs:attr_credit_limit "1700.0" %% xsd:float
cs:attr_month Feb-2026
cs:attr_payment_amount "14.01" %% xsd:float
pl:created_at 2026-06-07T01:04:43.121194
prov:type cs:LinkedAddressRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address 998 Duncan locks, West Leeland, PL5 8ZT
cs:attr_first_confirmed "2026-05-26" %% xsd:date
cs:attr_last_confirmed "2026-01-26" %% xsd:date
cs:attr_prev_address 67 Owen forges, South Kevinville, SL65 0QB
pl:created_at 2026-06-07T01:04:43.117229
prov:type cs:PersonIdentifier
prov:type pl:Data
prov:type pl:SubjectData
cs:attr_address 998 Duncan locks, West Leeland, PL5 8ZT
cs:attr_applicant_name Caroline Burton-Bailey
cs:attr_dob "1979-08-30" %% xsd:date
cs:attr_prev_address 67 Owen forges, South Kevinville, SL65 0QB
prov:type cs:ElectoralRegisterEntry
prov:type cs:IdentityRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address 998 Duncan locks, West Leeland, PL5 8ZT
cs:attr_from_date "2025-02-03" %% xsd:date
pl:created_at 2026-05-17T00:00:00
app:models/creditcard_assessment
plan
uuid:471a506a-9919-4b9d-9a03-53c0fea197d9
wasGeneratedBy
app:creditreports/1033
prov:startTime 2026-06-07T01:04:43.110000+01:00
prov:endTime 2026-06-07T01:04:43.110000+01:00
prov:type cs:SearchingCreditHistory
uuid:58fb61c8-890f-40fd-9bb3-25257543c98d
activity
prov:type cs:CreditHistory
prov:type pl:Data
prov:type pl:ExternalData
cs:credit_score 726
pl:created_at 2026-06-07T01:04:43.110551
app:the_bank
prov:label Some bank
prov:type cs:RetailBank
prov:type pl:DataController
prov:type prov:Organization
prov:startTime 2026-06-05T19:08:26.810000+01:00
prov:endTime 2026-06-07T01:04:43.122000+01:00
prov:type cs:AutomatedAssessingCreditApplication
prov:type pl:MachineLedActivity
actedOnBehalfOf
uuid:18d40d69-7580-4135-8942-8a5a4a5efb61
app:machines/one
prov:type prov:SoftwareAgent
app:recommendations/1033
prov:type cs:AutomatedRecommendation
prov:type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2026-06-07T01:04:43.122796
pl:reason cs:low_credit_score
app:decisions/1033
prov:type cs:CreditDecision
prov:type pl:AutomatedDecision
prov:type pl:Decision
prov:type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2026-06-07T01:04:43.122796
pl:reason cs:low_credit_score