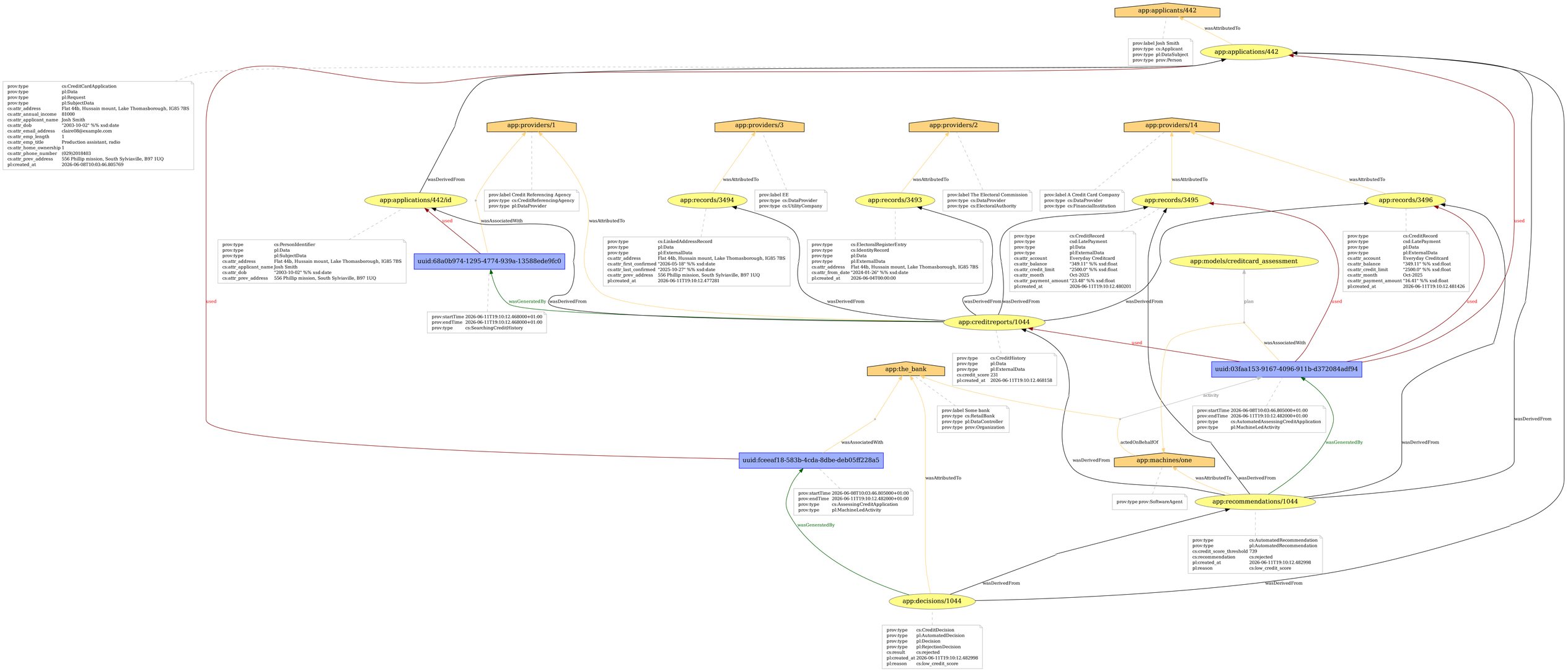
app:applicants/442
wasAttributedTo
prov:label Josh Smith
prov:type cs:Applicant
prov:type pl:DataSubject
prov:type prov:Person
app:applications/442
prov:type cs:CreditCardApplication
prov:type pl:Data
prov:type pl:Request
prov:type pl:SubjectData
cs:attr_address Flat 44b, Hussain mount, Lake Thomasborough, IG85 7BS
cs:attr_annual_income 81000
cs:attr_applicant_name Josh Smith
cs:attr_dob "2003-10-02"^^xsd:date
cs:attr_email_address claire08@example.com
cs:attr_emp_length 1
cs:attr_emp_title Production assistant, radio
cs:attr_home_ownership I
cs:attr_phone_number (029)2018403
cs:attr_prev_address 556 Phillip mission, South Sylviaville, B97 1UQ
pl:created_at 2026-06-08T10:03:46.805769
app:providers/1
app:providers/3
app:providers/2
app:providers/14
wasDerivedFrom
wasAttributedTo
app:applications/442/id
prov:label Credit Referencing Agency
prov:type cs:CreditReferencingAgency
prov:type pl:DataProvider
app:records/3494
prov:label EE
prov:type cs:DataProvider
prov:type cs:UtilityCompany
app:records/3493
prov:label The Electoral Commission
prov:type cs:DataProvider
prov:type cs:ElectoralAuthority
prov:label A Credit Card Company
prov:type cs:DataProvider
prov:type cs:FinancialInstitution
app:records/3495
app:records/3496
used
wasAssociatedWith
prov:type cs:PersonIdentifier
prov:type pl:Data
prov:type pl:SubjectData
cs:attr_address Flat 44b, Hussain mount, Lake Thomasborough, IG85 7BS
cs:attr_applicant_name Josh Smith
cs:attr_dob "2003-10-02"^^xsd:date
cs:attr_prev_address 556 Phillip mission, South Sylviaville, B97 1UQ
uuid:68a0b974-1295-4774-939a-13588ede9fc0
prov:type cs:LinkedAddressRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address Flat 44b, Hussain mount, Lake Thomasborough, IG85 7BS
cs:attr_first_confirmed "2026-05-18"^^xsd:date
cs:attr_last_confirmed "2025-10-27"^^xsd:date
cs:attr_prev_address 556 Phillip mission, South Sylviaville, B97 1UQ
pl:created_at 2026-06-11T19:10:12.477281
prov:type cs:ElectoralRegisterEntry
prov:type cs:IdentityRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address Flat 44b, Hussain mount, Lake Thomasborough, IG85 7BS
cs:attr_from_date "2024-01-26"^^xsd:date
pl:created_at 2026-06-04T00:00:00
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "349.11"^^xsd:float
cs:attr_credit_limit "2500.0"^^xsd:float
cs:attr_month Oct-2025
cs:attr_payment_amount "23.48"^^xsd:float
pl:created_at 2026-06-11T19:10:12.480201
app:models/creditcard_assessment
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "349.11"^^xsd:float
cs:attr_credit_limit "2500.0"^^xsd:float
cs:attr_month Oct-2025
cs:attr_payment_amount "16.41"^^xsd:float
pl:created_at 2026-06-11T19:10:12.481426
plan
prov:startTime 2026-06-11T19:10:12.468000+01:00
prov:endTime 2026-06-11T19:10:12.468000+01:00
prov:type cs:SearchingCreditHistory
app:creditreports/1044
wasGeneratedBy
app:the_bank
prov:type cs:CreditHistory
prov:type pl:Data
prov:type pl:ExternalData
cs:credit_score 231
pl:created_at 2026-06-11T19:10:12.468158
uuid:03faa153-9167-4096-911b-d372084adf94
activity
prov:label Some bank
prov:type cs:RetailBank
prov:type pl:DataController
prov:type prov:Organization
prov:startTime 2026-06-08T10:03:46.805000+01:00
prov:endTime 2026-06-11T19:10:12.482000+01:00
prov:type cs:AutomatedAssessingCreditApplication
prov:type pl:MachineLedActivity
actedOnBehalfOf
wasAssociatedWith
uuid:fceeaf18-583b-4cda-8dbe-deb05ff228a5
app:machines/one
prov:startTime 2026-06-08T10:03:46.805000+01:00
prov:endTime 2026-06-11T19:10:12.482000+01:00
prov:type cs:AssessingCreditApplication
prov:type pl:MachineLedActivity
prov:type prov:SoftwareAgent
app:recommendations/1044
prov:type cs:AutomatedRecommendation
prov:type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2026-06-11T19:10:12.482998
pl:reason cs:low_credit_score
app:decisions/1044
prov:type cs:CreditDecision
prov:type pl:AutomatedDecision
prov:type pl:Decision
prov:type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2026-06-11T19:10:12.482998
pl:reason cs:low_credit_score