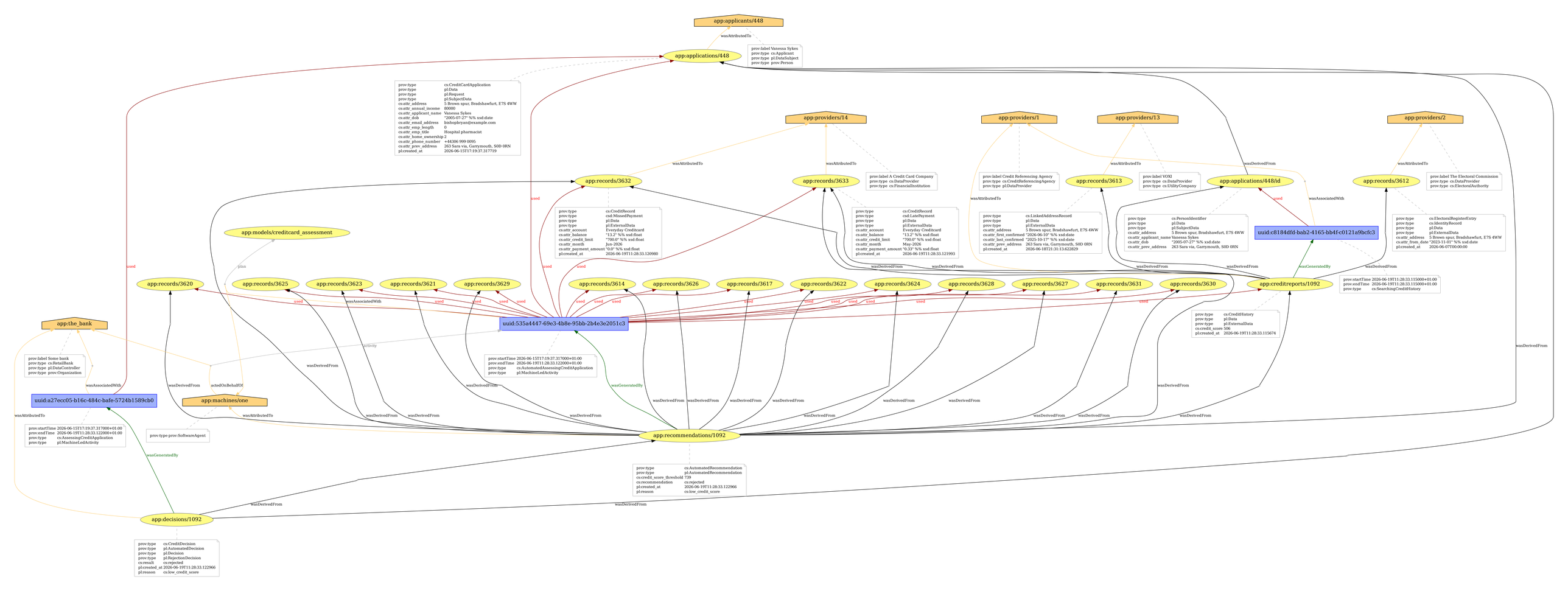
app:applicants/448
wasAttributedTo
app:applications/448
prov:label Vanessa Sykes
prov:type cs:Applicant
prov:type pl:DataSubject
prov:type prov:Person
prov:type cs:CreditCardApplication
prov:type pl:Data
prov:type pl:Request
prov:type pl:SubjectData
cs:attr_address 5 Brown spur, Bradshawfurt, E7S 4WW
cs:attr_annual_income 80000
cs:attr_applicant_name Vanessa Sykes
cs:attr_dob "2005-07-27"^^%% xsd:date
cs:attr_email_address bishopbryan@example.com
cs:attr_emp_length 0
cs:attr_emp_title Hospital pharmacist
cs:attr_home_ownership 2
cs:attr_phone_number +44306 999 0095
cs:attr_prev_address 263 Sara via, Garrymouth, S0D 0RN
pl:created_at 2026-06-15T17:19:37.317719
app:providers/14
app:providers/1
app:providers/13
app:providers/2
app:records/3632
app:records/3633
app:records/3613
app:records/3612
prov:label A Credit Card Company
prov:type cs:DataProvider
prov:type cs:FinancialInstitution
prov:label Credit Referencing Agency
prov:type cs:CreditReferencingAgency
prov:type pl:DataProvider
prov:label VOXI
prov:type cs:DataProvider
prov:type cs:UtilityCompany
prov:label The Electoral Commission
prov:type cs:DataProvider
prov:type cs:ElectoralAuthority
app:applications/448/id
uuid:c8184dfd-bab2-4165-bb4f-c0121a9bcfc3
prov:type cs:CreditRecord
prov:type csd:MissedPayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "13.2"^^%% xsd:float
cs:attr_credit_limit "700.0"^^%% xsd:float
cs:attr_month Jun-2026
cs:attr_payment_amount "0.0"^^%% xsd:float
pl:created_at 2026-06-19T11:28:33.120980
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "13.2"^^%% xsd:float
cs:attr_credit_limit "700.0"^^%% xsd:float
cs:attr_month May-2026
cs:attr_payment_amount "0.33"^^%% xsd:float
pl:created_at 2026-06-19T11:28:33.121993
prov:type cs:LinkedAddressRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address 5 Brown spur, Bradshawfurt, E7S 4WW
cs:attr_first_confirmed "2026-06-10"^^%% xsd:date
cs:attr_last_confirmed "2025-10-17"^^%% xsd:date
cs:attr_prev_address 263 Sara via, Garrymouth, S0D 0RN
pl:created_at 2026-06-18T21:31:13.622829
prov:type cs:PersonIdentifier
prov:type pl:Data
prov:type pl:SubjectData
cs:attr_address 5 Brown spur, Bradshawfurt, E7S 4WW
cs:attr_applicant_name Vanessa Sykes
cs:attr_dob "2005-07-27"^^%% xsd:date
cs:attr_prev_address 263 Sara via, Garrymouth, S0D 0RN
prov:type cs:ElectoralRegisterEntry
prov:type cs:IdentityRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address 5 Brown spur, Bradshawfurt, E7S 4WW
cs:attr_from_date "2023-11-01"^^%% xsd:date
pl:created_at 2026-06-07T00:00:00
app:models/creditcard_assessment
plan
app:records/3620
app:records/3625
app:records/3623
app:records/3621
app:records/3629
app:records/3614
app:records/3626
app:records/3617
app:records/3622
app:records/3624
app:records/3628
app:records/3627
app:records/3631
app:records/3630
app:creditreports/1092
prov:startTime 2026-06-19T11:28:33.115000+01:00
prov:endTime 2026-06-19T11:28:33.115000+01:00
prov:type cs:SearchingCreditHistory
prov:type cs:CreditHistory
prov:type pl:Data
prov:type pl:ExternalData
cs:credit_score 506
pl:created_at 2026-06-19T11:28:33.115674
app:the_bank
uuid:535a4447-69e3-4b8e-95bb-2b4e3e2051c3
activity
prov:label Some bank
prov:type cs:RetailBank
prov:type pl:DataController
prov:type prov:Organization
prov:startTime 2026-06-15T17:19:37.317000+01:00
prov:endTime 2026-06-19T11:28:33.122000+01:00
prov:type cs:AutomatedAssessingCreditApplication
prov:type pl:MachineLedActivity
uuid:a27ecc05-b16c-484c-bafe-5724b1589cb0
app:machines/one
actedOnBehalfOf
prov:startTime 2026-06-15T17:19:37.317000+01:00
prov:endTime 2026-06-19T11:28:33.122000+01:00
prov:type cs:AssessingCreditApplication
prov:type pl:MachineLedActivity
prov:type prov:SoftwareAgent
app:recommendations/1092
prov:type cs:AutomatedRecommendation
prov:type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2026-06-19T11:28:33.122966
pl:reason cs:low_credit_score
app:decisions/1092
prov:type cs:CreditDecision
prov:type pl:AutomatedDecision
prov:type pl:Decision
prov:type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2026-06-19T11:28:33.122966
pl:reason cs:low_credit_score
used
wasAttributedTo
wasDerivedFrom
wasAssociatedWith
wasGeneratedBy
actedOnBehalfOf