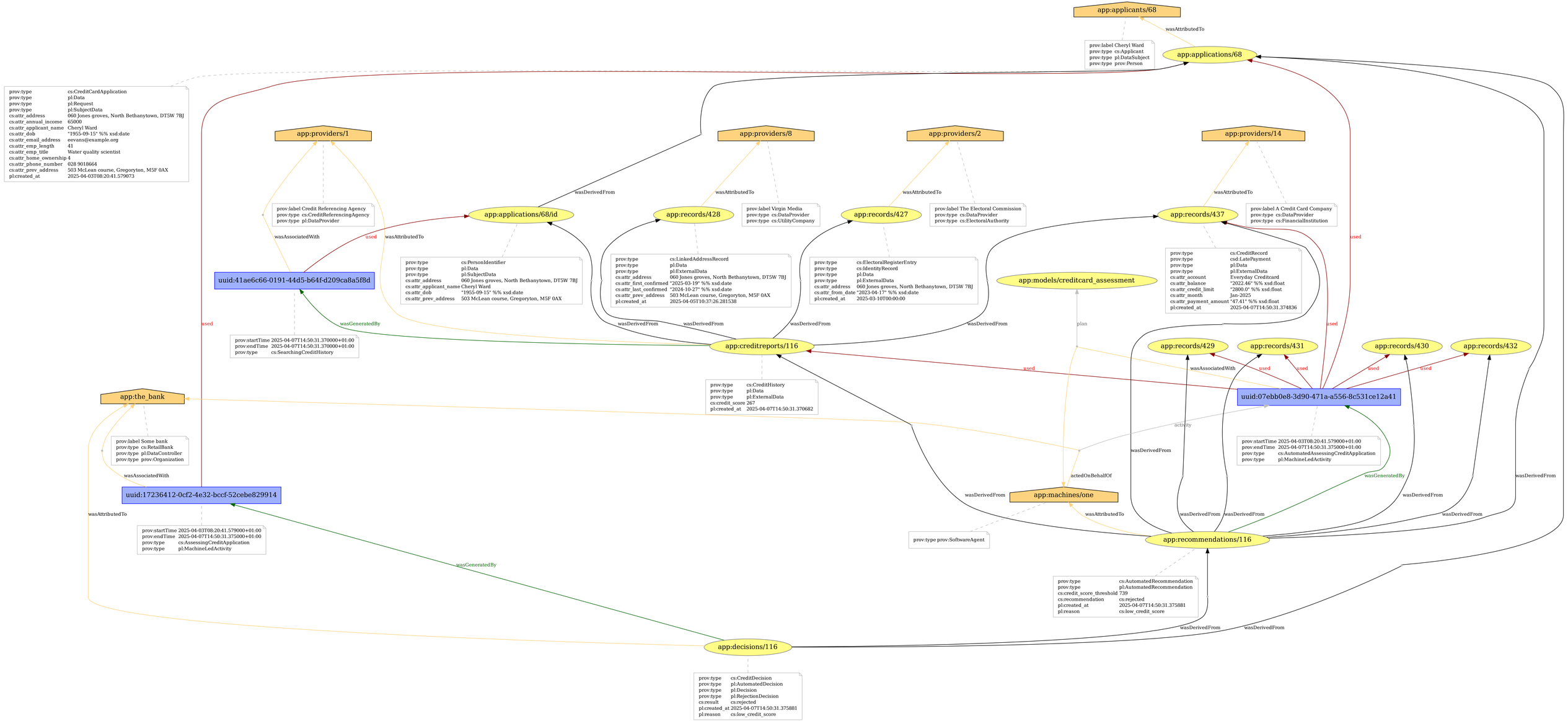
app:applicants/68
wasAttributedTo
prov:label Cheryl Ward
prov:type cs:Applicant
prov:type pl:DataSubject
prov:type prov:Person
app:applications/68
prov:type cs:CreditCardApplication
prov:type pl:Data
prov:type pl:Request
prov:type pl:SubjectData
cs:attr_address 060 Jones groves, North Bethanytown, DT5W 7BJ
cs:attr_annual_income 65000
cs:attr_applicant_name Cheryl Ward
cs:attr_dob "1955-09-15" %% xsd:date
cs:attr_email_address eevans@example.org
cs:attr_emp_length 41
cs:attr_emp_title Water quality scientist
cs:attr_home_ownership 4
cs:attr_phone_number 028 9018664
cs:attr_prev_address 503 McLean course, Gregoryton, M5F 0AX
pl:created_at 2025-04-03T08:20:41.579073
app:providers/1
app:providers/8
app:providers/2
app:providers/14
prov:label Credit Referencing Agency
prov:type cs:CreditReferencingAgency
prov:type pl:DataProvider
wasAssociatedWith
used
wasAttributedTo
wasDerivedFrom
wasAttributedTo
wasAttributedTo
wasAttributedTo
app:applications/68/id
app:records/428
app:records/427
app:records/437
prov:label Virgin Media
prov:type cs:DataProvider
prov:type cs:UtilityCompany
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
used
uuid:41ae6c66-0191-44d5-b64f-d209ca8a5f8d
prov:type cs:PersonIdentifier
prov:type pl:Data
prov:type pl:SubjectData
cs:attr_address 060 Jones groves, North Bethanytown, DT5W 7BJ
cs:attr_applicant_name Cheryl Ward
cs:attr_dob "1955-09-15" %% xsd:date
cs:attr_prev_address 503 McLean course, Gregoryton, M5F 0AX
prov:type cs:LinkedAddressRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address 060 Jones groves, North Bethanytown, DT5W 7BJ
cs:attr_first_confirmed "2025-03-19" %% xsd:date
cs:attr_last_confirmed "2024-10-27" %% xsd:date
cs:attr_prev_address 503 McLean course, Gregoryton, M5F 0AX
pl:created_at 2025-04-05T10:37:26.281538
prov:type cs:ElectoralRegisterEntry
prov:type cs:IdentityRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address 060 Jones groves, North Bethanytown, DT5W 7BJ
cs:attr_from_date "2023-04-17" %% xsd:date
pl:created_at 2025-03-10T00:00:00
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 "2022.46" %% xsd:float
cs:attr_credit_limit "2800.0" %% xsd:float
cs:attr_month Jan-2025
cs:attr_payment_amount "47.41" %% xsd:float
pl:created_at 2025-04-07T14:50:31.374836
used
wasGenerated By
prov:startTime 2025-04-07T14:50:31.370000+01:00
prov:endTime 2025-04-07T14:50:31.370000+01:00
prov:type cs:SearchingCreditHistory
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
plan
app:creditreports/116
app:records/429
app:records/431
app:records/430
app:records/432
used
wasAssociatedWith
used
used
used
used
prov:type cs:CreditHistory
prov:type pl:Data
prov:type pl:ExternalData
cs:credit_score 267
pl:created_at 2025-04-07T14:50:31.370682
uuid:07ebb0e8-3d90-471a-a556-8c531ce12a41
app:the bank
activity
prov:label Some bank
prov:type cs:RetailBank
prov:type pl:DataController
prov:type prov:Organization
prov:startTime 2025-04-03T08:20:41.579000+01:00
prov:endTime 2025-04-07T14:50:31.375000+01:00
prov:type cs:AutomatedAssessingCreditApplication
prov:type pl:MachineLedActivity
wasAssociatedWith
actedOnBehalfOf
wasDerivedFrom
wasGenerated By
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
uuid:17236412-0cf2-4e32-bccf-52cebe829914
wasDerivedFrom
app:machines/one
wasAttributedTo
wasAttributedTo
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2025-04-03T08:20:41.579000+01:00
prov:endTime 2025-04-07T14:50:31.375000+01:00
prov:type cs:AssessingCreditApplication
prov:type pl:MachineLedActivity
prov:type prov:SoftwareAgent
app:recommendations/116
wasGenerated By
prov:type cs:AutomatedRecommendation
prov:type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2025-04-07T14:50:31.375881
pl:reason cs:low_credit_score
wasDerivedFrom
wasDerivedFrom
app:decisions/116
prov:type cs:CreditDecision
prov:type pl:AutomatedDecision
prov:type pl:Decision
prov:type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2025-04-07T14:50:31.375881
pl:reason cs:low_credit_score