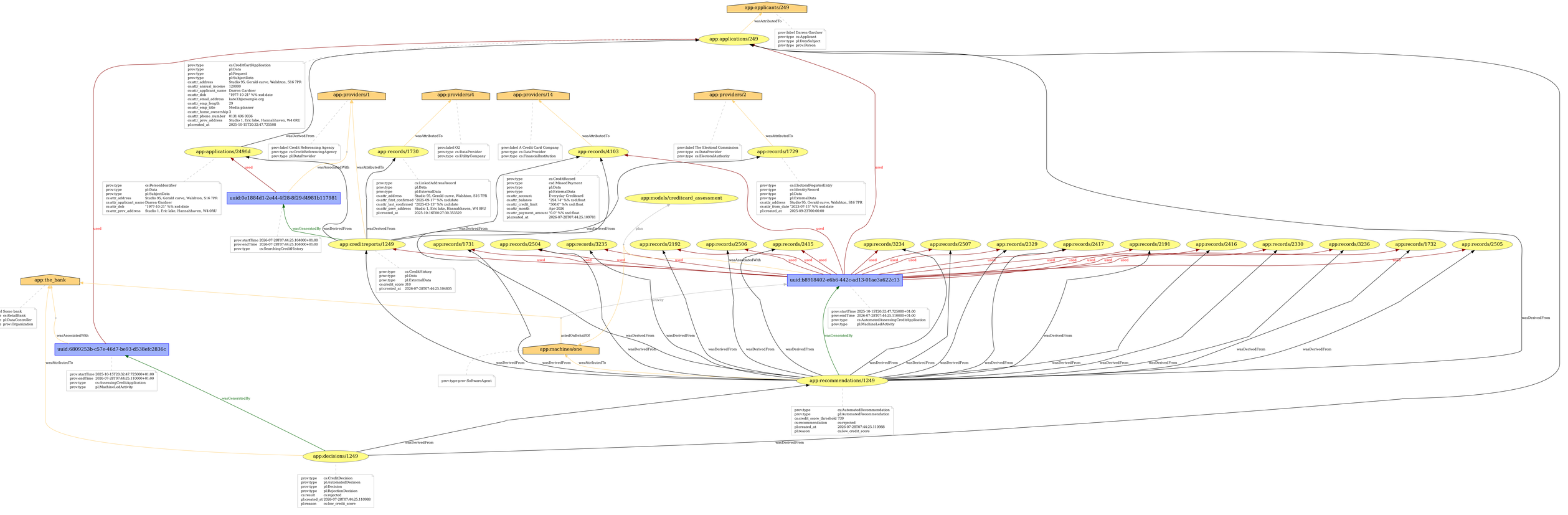
app:applicants/249
wasAttributedTo
app:applications/249
prov:label Darren Gardner
prov:type cs:Applicant
prov:type pl:DataSubject
prov:type prov:Person
prov:type cs:CreditCardApplication
prov:type pl:Data
prov:type pl:Request
prov:type pl:SubjectData
cs:attr_address Studio 95, Gerald curve, Walshton, S16 7PR
cs:attr_annual_income 120000
cs:attr_applicant_name Darren Gardner
cs:attr_dob "1977-10-21" %% xsd:date
cs:attr_email_address kate33@example.org
cs:attr_emp_length 29
cs:attr_emp_title Media planner
cs:attr_home_ownership 3
cs:attr_phone_number 0131 496 0036
cs:attr_prev_address Studio 1, Eric lake, Hannahhaven, W4 0RU
pl:created_at 2025-10-15T20:32:47.725508
wasDerivedFrom
app:providers/1
app:providers/4
app:providers/I4
app:providers/2
wasAttributedTo
wasAttributedTo
wasAttributedTo
wasAttributedTo
app:applications/249/id
prov:label Credit Referencing Agency
prov:type cs:CreditReferencingAgency
prov:type pl:DataProvider
wasAssociatedWith
used
app:records/1730
prov:label O2
prov:type cs:DataProvider
prov:type cs:UtilityCompany
prov:label A Credit Card Company
prov:type cs:DataProvider
prov:type cs:FinancialInstitution
app:records/4103
prov:label The Electoral Commission
prov:type cs:DataProvider
prov:type cs:ElectoralAuthority
app:records/1729
used
prov:type cs:PersonIdentifier
prov:type pl:Data
prov:type pl:SubjectData
cs:attr_address Studio 95, Gerald curve, Walshton, S16 7PR
cs:attr_applicant_name Darren Gardner
cs:attr_dob "1977-10-21" %% xsd:date
cs:attr_prev_address Studio 1, Eric lake, Hannahhaven, W4 0RU
uuid:0e1884d1-2e44-4f28-8f29-f4981b117981
prov:type cs:LinkedAddressRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address Studio 95, Gerald curve, Walshton, S16 7PR
cs:attr_first_confirmed "2025-09-17" %% xsd:date
cs:attr_last_confirmed "2025-03-13" %% xsd:date
cs:attr_prev_address Studio 1, Eric lake, Hannahhaven, W4 0RU
pl:created_at 2025-10-16T00:27:30.353529
prov:type cs:CreditRecord
prov:type cs:d:MissedPayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "294.74" %% xsd:float
cs:attr_credit_limit "500.0" %% xsd:float
cs:attr_month Apr-2026
cs:attr_payment_amount "0.0" %% xsd:float
pl:created_at 2026-07-28T07:44:25.109781
app:models/creditcard_assessment
plan
prov:type cs:ElectoralRegisterEntry
prov:type cs:IdentityRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address Studio 95, Gerald curve, Walshton, S16 7PR
cs:attr_from_date "2023-07-15" %% xsd:date
pl:created_at 2025-09-23T00:00:00
used
wasGeneratedBy
wasDerivedFrom
prov:startTime 2026-07-28T07:44:25.104000+01:00
prov:endTime 2026-07-28T07:44:25.104000+01:00
prov:type cs:SearchingCreditHistory
app:creditreports/1249
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
app:records/1731
app:records/2504
app:records/3235
app:records/2192
app:records/2506
app:records/2415
app:records/3234
app:records/2507
app:records/2329
app:records/2417
app:records/2191
app:records/2416
app:records/2330
app:records/3236
app:records/1732
app:records/2505
used
wasAssociatedWith
prov:type cs:CreditHistory
prov:type pl:Data
prov:type pl:ExternalData
cs:credit_score 310
pl:created_at 2026-07-28T07:44:25.104805
app:the bank
prov:label Some bank
prov:type cs:RetailBank
prov:type pl:DataController
prov:type prov:Organization
uuid:b8918402-e6b6-442c-ad13-01ae3a622c13
activity
prov:startTime 2025-10-15T20:32:47.725000+01:00
prov:endTime 2026-07-28T07:44:25.110000+01:00
prov:type cs:AutomatedAssessingCreditApplication
prov:type pl:MachineLedActivity
wasGeneratedBy
wasAssociatedWith
uuid:6809253b-c57e-46d7-be93-d538efc2836c
actedOnBehalfOf
app:machines/one
wasAttributedTo
wasDerivedFrom
prov:startTime 2025-10-15T20:32:47.725000+01:00
prov:endTime 2026-07-28T07:44:25.110000+01:00
prov:type cs:AssessingCreditApplication
prov:type pl:MachineLedActivity
wasGeneratedBy
prov:type prov:SoftwareAgent
app:recommendations/1249
prov:type cs:AutomatedRecommendation
prov:type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2026-07-28T07:44:25.110988
pl:reason cs:low_credit_score
wasDerivedFrom
wasDerivedFrom
app:decisions/1249
prov:type cs:CreditDecision
prov:type pl:AutomatedDecision
prov:type pl:Decision
prov:type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2026-07-28T07:44:25.110988
pl:reason cs:low_credit_score