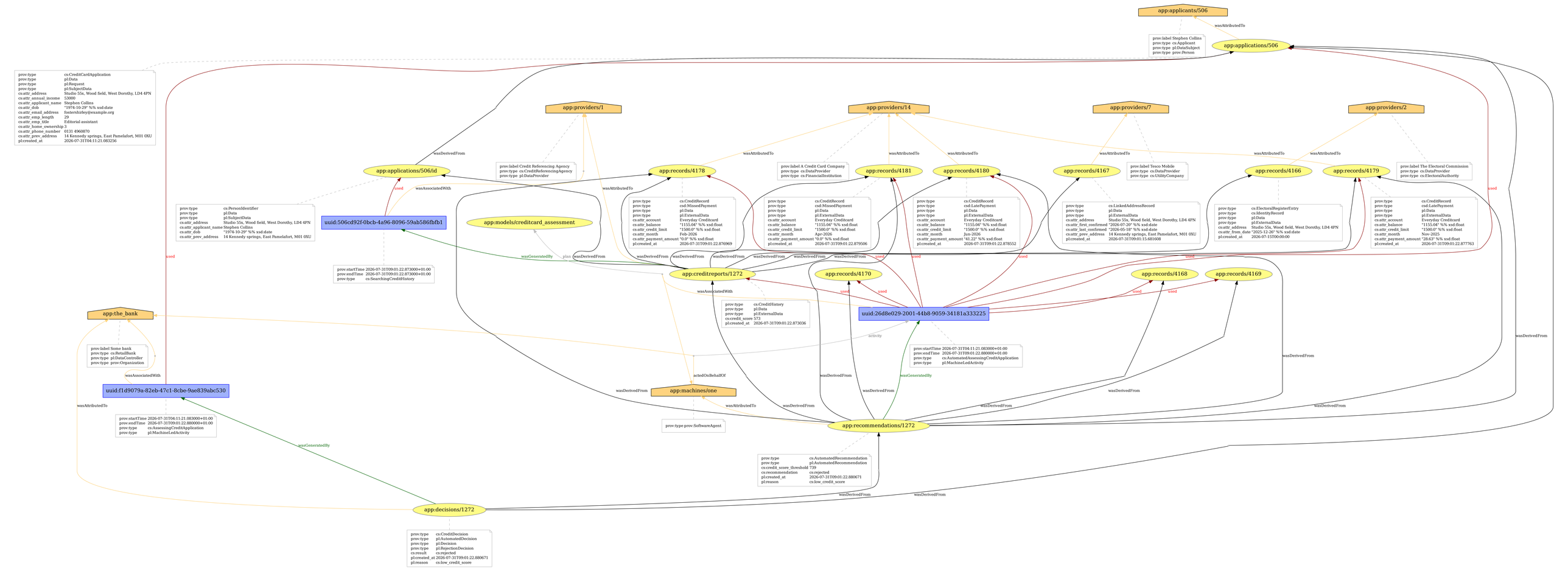
app:applicants/506
wasAttributedTo
prov:label Stephen Collins
prov:type cs:Applicant
prov:type pl:DataSubject
prov:type prov:Person
app:applications/506
prov:type cs:CreditCardApplication
prov:type pl:Data
prov:type pl:Request
prov:type pl:SubjectData
cs:attr_address Studio 55x, Wood field, West Dorothy, LD4 4PN
cs:attr_annual_income 53000
cs:attr_applicant_name Stephen Collins
cs:attr_dob "1974-10-29" %% xsd:date
cs:attr_email_address fostershirley@example.org
cs:attr_emp_length 29
cs:attr_emp_title Editorial assistant
cs:attr_home_ownership 3
cs:attr_phone_number 0131 4960870
cs:attr_prev_address 14 Kennedy springs, East Pamelafort, M01 0XU
pl:created_at 2026-07-31T04:11:21.083256
app:providers/1
app:providers/14
app:providers/7
app:providers/2
wasDerivedFrom
wasAttributedTo
prov:label Credit Referencing Agency
prov:type cs:CreditReferencingAgency
prov:type pl:DataProvider
app:applications/506/id
used
wasAssociatedWith
app:records/4178
prov:label A Credit Card Company
prov:type cs:DataProvider
prov:type cs:FinancialInstitution
app:records/4181
app:records/4180
app:records/4167
prov:label Tesco Mobile
prov:type cs:DataProvider
prov:type cs:UtilityCompany
app:records/4166
app:records/4179
prov:label The Electoral Commission
prov:type cs:DataProvider
prov:type cs:ElectoralAuthority
prov:type cs:PersonIdentifier
prov:type pl:Data
prov:type pl:SubjectData
cs:attr_address Studio 55x, Wood field, West Dorothy, LD4 4PN
cs:attr_applicant_name Stephen Collins
cs:attr_dob "1974-10-29" %% xsd:date
cs:attr_prev_address 14 Kennedy springs, East Pamelafort, M01 0XU
uuid:506cd92f-0bcb-4a96-8096-59ab586fbfb1
app:models/creditcard_assessment
prov:type cs:CreditRecord
prov:type csd:MissedPayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "1155.04" %% xsd:float
cs:attr_credit_limit "1500.0" %% xsd:float
cs:attr_month Feb-2026
cs:attr_payment_amount "0.0" %% xsd:float
pl:created_at 2026-07-31T09:01:22.876969
prov:type cs:CreditRecord
prov:type csd:MissedPayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "1155.04" %% xsd:float
cs:attr_credit_limit "1500.0" %% xsd:float
cs:attr_month Apr-2026
cs:attr_payment_amount "0.0" %% xsd:float
pl:created_at 2026-07-31T09:01:22.879506
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "1155.04" %% xsd:float
cs:attr_credit_limit "1500.0" %% xsd:float
cs:attr_month Jun-2026
cs:attr_payment_amount "41.22" %% xsd:float
pl:created_at 2026-07-31T09:01:22.878552
prov:type cs:LinkedAddressRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address Studio 55x, Wood field, West Dorothy, LD4 4PN
cs:attr_first_confirmed "2026-07-20" %% xsd:date
cs:attr_last_confirmed "2026-05-18" %% xsd:date
cs:attr_prev_address 14 Kennedy springs, East Pamelafort, M01 0XU
pl:created_at 2026-07-31T09:01:15.681608
prov:type cs:ElectoralRegisterEntry
prov:type cs:IdentityRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address Studio 55x, Wood field, West Dorothy, LD4 4PN
cs:attr_from_date "2025-12-26" %% xsd:date
pl:created_at 2026-07-15T00:00:00
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "1155.04" %% xsd:float
cs:attr_credit_limit "1500.0" %% xsd:float
cs:attr_month Nov-2025
cs:attr_payment_amount "28.63" %% xsd:float
pl:created_at 2026-07-31T09:01:22.877763
prov:startTime 2026-07-31T09:01:22.873000+01:00
prov:endTime 2026-07-31T09:01:22.873000+01:00
prov:type cs:SearchingCreditHistory
app:creditreports/1272
plan
app:records/4170
app:records/4168
app:records/4169
prov:type cs:CreditHistory
prov:type pl:Data
prov:type pl:ExternalData
cs:credit_score 573
pl:created_at 2026-07-31T09:01:22.873036
uuid:26d8e029-2001-44b8-9059-34181a333225
activity
prov:startTime 2026-07-31T04:11:21.083000+01:00
prov:endTime 2026-07-31T09:01:22.880000+01:00
prov:type cs:AutomatedAssessingCreditApplication
prov:type pl:MachineLedActivity
app:the bank
prov:label Some bank
prov:type cs:RetailBank
prov:type pl:DataController
prov:type prov:Organization
actedOnBehalfOf
uuid:f1d9079a-82eb-47c1-8cbe-9ae839abc530
app:machines/one
prov:type prov:SoftwareAgent
prov:startTime 2026-07-31T04:11:21.083000+01:00
prov:endTime 2026-07-31T09:01:22.880000+01:00
prov:type cs:AssessingCreditApplication
prov:type pl:MachineLedActivity
wasGeneratedBy
app:recommendations/1272
prov:type cs:AutomatedRecommendation
prov:type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2026-07-31T09:01:22.880671
pl:reason cs:low_credit_score
app:decisions/1272
prov:type cs:CreditDecision
prov:type pl:AutomatedDecision
prov:type pl:Decision
prov:type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2026-07-31T09:01:22.880671
pl:reason cs:low_credit_score