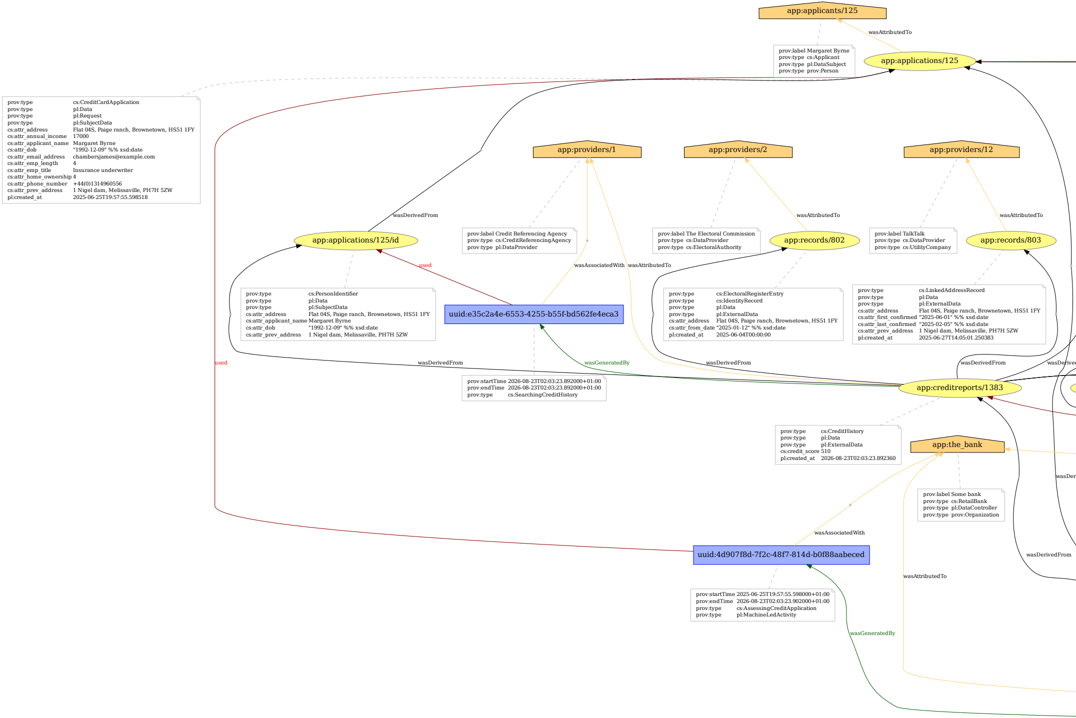
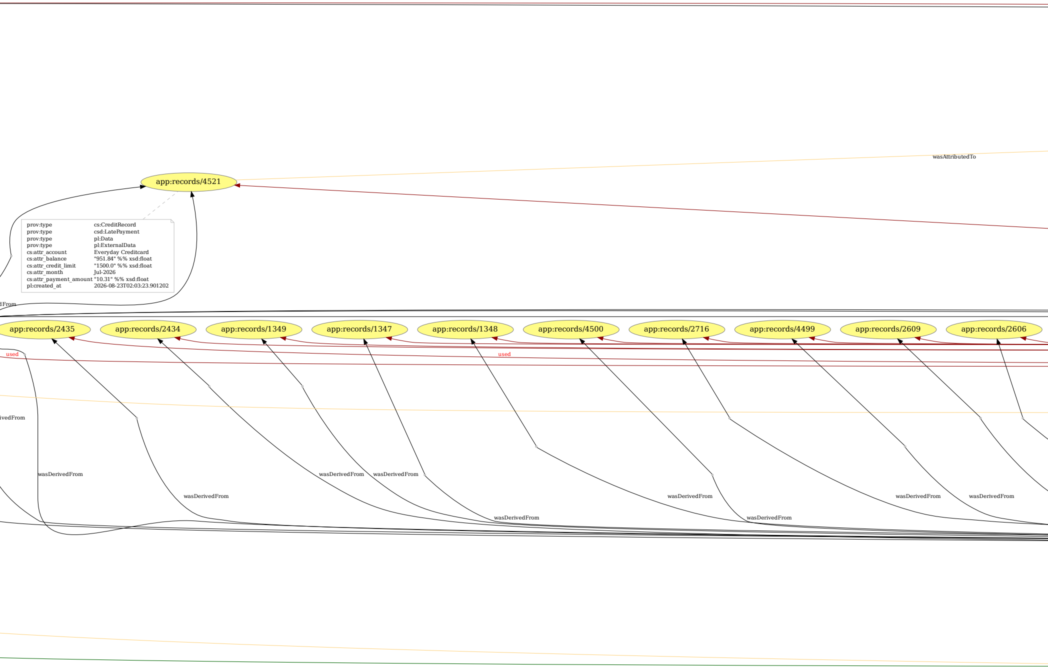
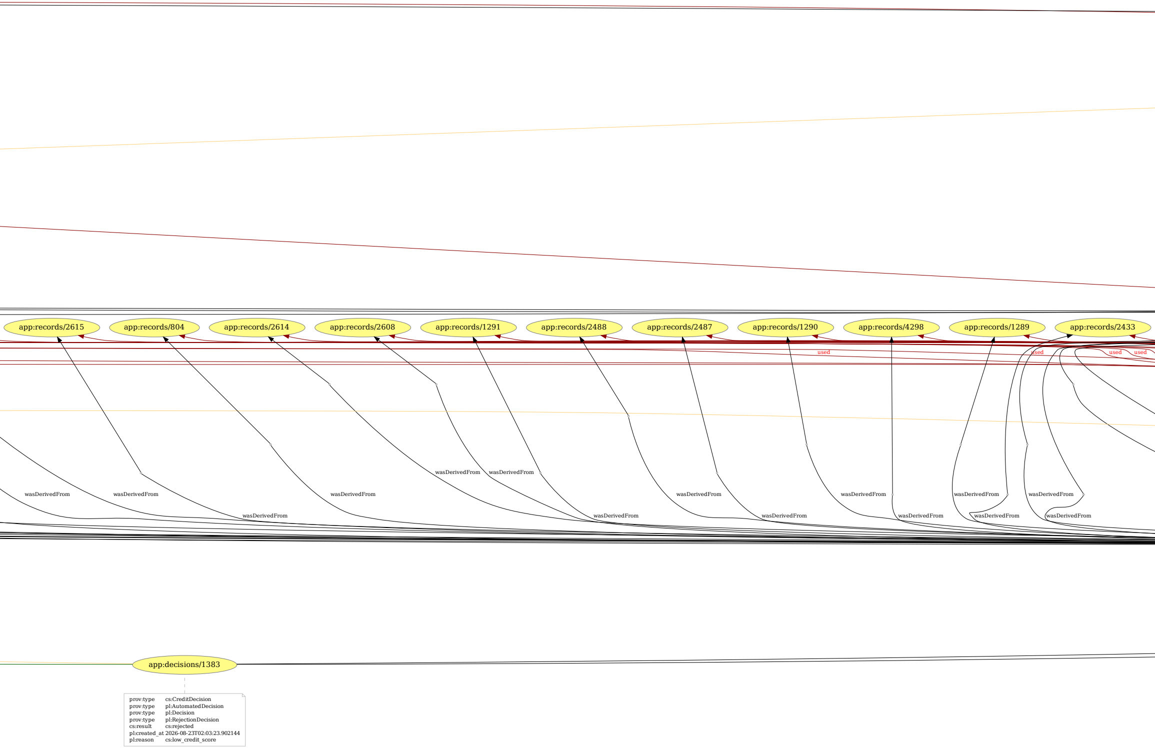
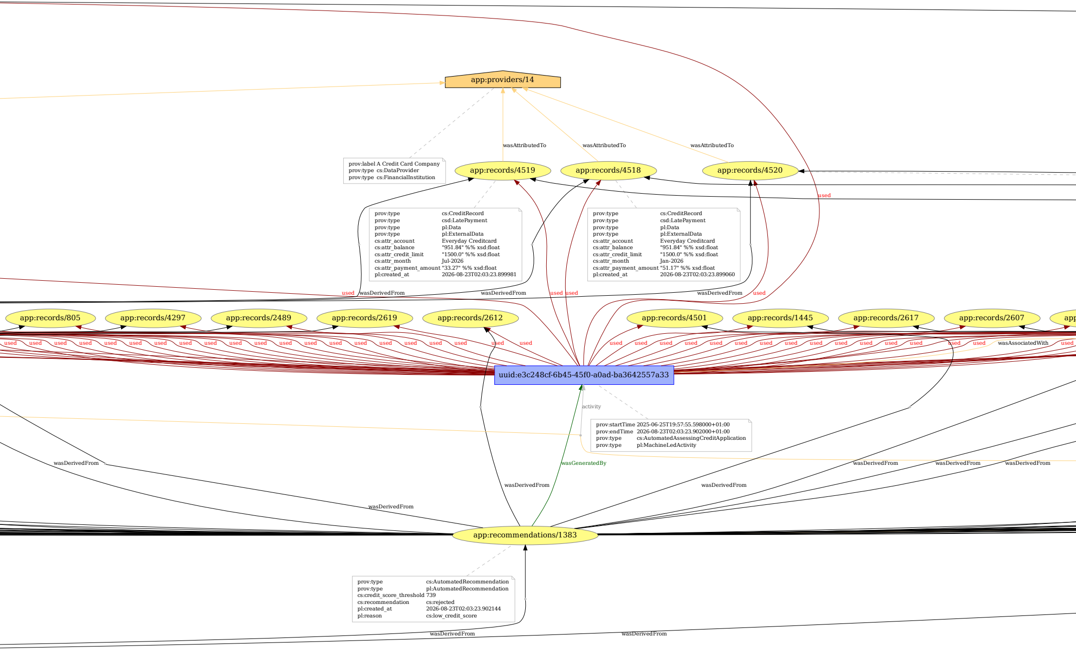

app:applicants/125
prov:label Margaret Byrne
prov:type cs:Applicant
prov:type pl:DataSubject
prov:type prov:Person
wasAttributedTo
app:applications/125
prov:type cs:CreditCardApplication
prov:type pl:Data
prov:type pl:Request
prov:type pl:SubjectData
cs:attr_address Flat 04S, Paige ranch, Brownetown, HS51 1FY
cs:attr_annual_income 17000
cs:attr_applicant_name Margaret Byrne
cs:attr_dob "1992-12-09" %% xsd:date
cs:attr_email_address chambersjames@example.com
cs:attr_emp_length 4
cs:attr_emp_title Insurance underwriter
cs:attr_home_ownership 4
cs:attr_phone_number +44(0)1314960556
cs:attr_prev_address 1 Nigel dam, Melissaville, PH7H 5ZW
pl:created_at 2025-06-25T19:57:55.598518
app:providers/1
app:providers/2
app:providers/12
wasDerivedFrom
app:applications/125/id
prov:label Credit Referencing Agency
prov:type cs:CreditReferencingAgency
prov:type pl:DataProvider
prov:label The Electoral Commission
prov:type cs:DataProvider
prov:type cs:ElectoralAuthority
wasAttributedTo
app:records/802
prov:label TalkTalk
prov:type cs:DataProvider
prov:type cs:UtilityCompany
wasAttributedTo
app:records/803
used
wasAssociatedWith
wasAttributedTo
prov:type cs:PersonIdentifier
prov:type pl:Data
prov:type pl:SubjectData
cs:attr_address Flat 04S, Paige ranch, Brownetown, HS51 1FY
cs:attr_applicant_name Margaret Byrne
cs:attr_dob "1992-12-09" %% xsd:date
cs:attr_prev_address 1 Nigel dam, Melissaville, PH7H 5ZW
uuid:e35c2a4e-6553-4255-b55f-bd562fe4eca3
prov:type cs:ElectoralRegisterEntry
prov:type cs:IdentityRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address Flat 04S, Paige ranch, Brownetown, HS51 1FY
cs:attr_from_date "2025-01-12" %% xsd:date
pl:created_at 2025-06-04T00:00:00
prov:type cs:LinkedAddressRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address Flat 04S, Paige ranch, Brownetown, HS51 1FY
cs:attr_first_confirmed "2025-06-01" %% xsd:date
cs:attr_last_confirmed "2025-02-05" %% xsd:date
cs:attr_prev_address 1 Nigel dam, Melissaville, PH7H 5ZW
pl:created_at 2025-06-27T14:05:01.250383
used
wasDerivedFrom
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerive
prov:startTime 2026-08-23T02:03:23.892000+01:00
prov:endTime 2026-08-23T02:03:23.892000+01:00
prov:type cs:SearchingCreditHistory
app:creditreports/1383
prov:type cs:CreditHistory
prov:type pl:Data
prov:type pl:ExternalData
cs:credit_score 510
pl:created_at 2026-08-23T02:03:23.892360
app:the_bank
wasDer
prov:label Some bank
prov:type cs:RetailBank
prov:type pl:DataController
prov:type prov:Organization
wasAssociatedWith
uuid:4d907f8d-7f2c-48f7-814d-b0f88aabeced
wasDerivedFrom
wasAttributedTo
prov:startTime 2025-06-25T19:57:55.598000+01:00
prov:endTime 2026-08-23T02:03:23.902000+01:00
prov:type cs:AssessingCreditApplication
prov:type pl:MachineLedActivity
wasGeneratedBy

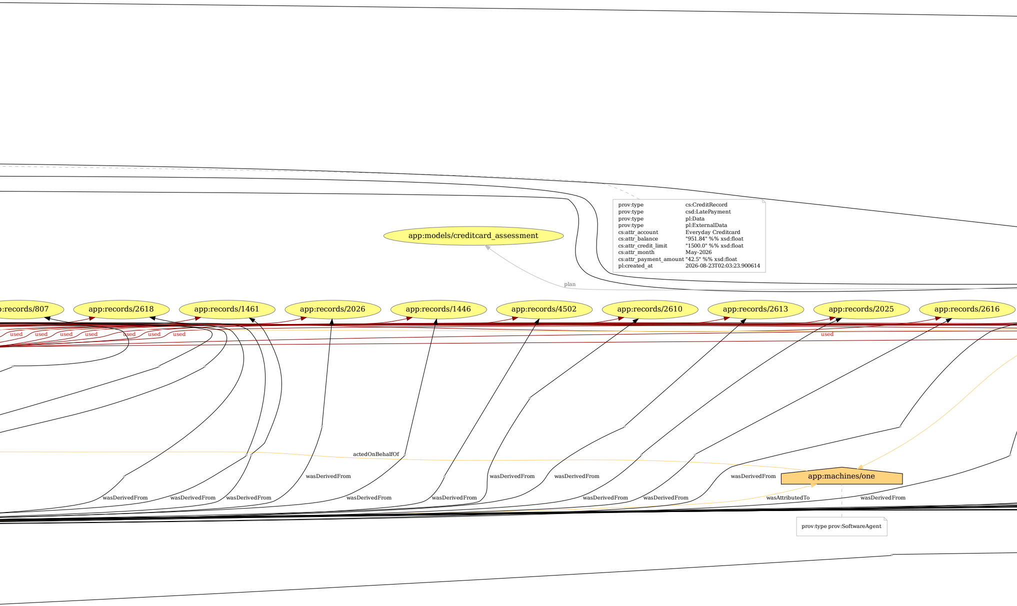


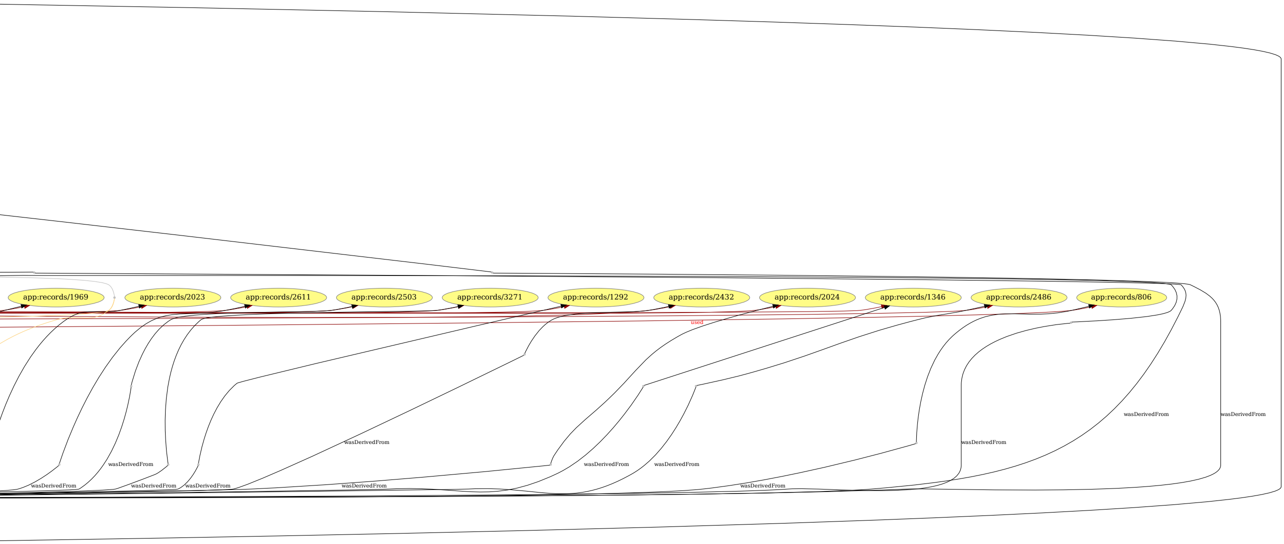
wasAttributedTo
app:records/4521
dFrom
app:records/2435
app:records/2434
app:records/1349
app:records/1347
app:records/1348
app:records/4500
app:records/2716
app:records/4499
app:records/2609
app:records/2606
used
used
ivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom

prov:type	cs:CreditRecord
prov:type	csd:LatePayment
prov:type	pl:Data
prov:type	pl:ExternalData
cs:attr_account	Everyday Creditcard
cs:attr_balance	"951.84" %% xsd:float
cs:attr_credit_limit	"1500.0" %% xsd:float
cs:attr_month	Jul-2026
cs:attr_payment_amount	"10.31" %% xsd:float
pl:created_at	2026-08-23T02:03:23.901202


app:records/2615
app:records/804
app:records/2614
app:records/2608
app:records/1291
app:records/2488
app:records/2487
app:records/1290
app:records/4298
app:records/1289
app:records/2433
used
used
used
used
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
app:decisions/1383
prov:type cs:CreditDecision
prov:type pl:AutomatedDecision
prov:type pl:Decision
prov:type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2026-08-23T02:03:23.902144
pl:reason cs:low_credit_score


app:providers/14
prov:label A Credit Card Company
prov:type cs:DataProvider
prov:type cs:FinancialInstitution
wasAttributedTo
wasAttributedTo
wasAttributedTo
app:records/4519
app:records/4518
app:records/4520
used
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "951.84" %% xsd:float
cs:attr_credit_limit "1500.0" %% xsd:float
cs:attr_month Jul-2026
cs:attr_payment_amount "33.27" %% xsd:float
pl:created_at 2026-08-23T02:03:23.899981
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "951.84" %% xsd:float
cs:attr_credit_limit "1500.0" %% xsd:float
cs:attr_month Jan-2026
cs:attr_payment_amount "51.17" %% xsd:float
pl:created_at 2026-08-23T02:03:23.899060
used
wasDerivedFrom
wasDerivedFrom
used
used
wasDerivedFrom
used
app:records/805
app:records/4297
app:records/2489
app:records/2619
app:records/2612
app:records/4501
app:records/1445
app:records/2617
app:records/2607
app
used
wasAssociatedWith
uuid:e3c248cf-6b45-45f0-a0ad-ba3642557a33
activity
prov:startTime 2025-06-25T19:57:55.598000+01:00
prov:endTime 2026-08-23T02:03:23.902000+01:00
prov:type cs:AutomatedAssessingCreditApplication
prov:type pl:MachineLedActivity
wasDerivedFrom
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
app:recommendations/1383
prov:type cs:AutomatedRecommendation
prov:type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2026-08-23T02:03:23.902144
pl:reason cs:low_credit_score
wasDerivedFrom
wasDerivedFrom


prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "951.84" %% xsd:float
cs:attr_credit_limit "1500.0" %% xsd:float
cs:attr_month May-2026
cs:attr_payment_amount "42.5" %% xsd:float
pl:created_at 2026-08-23T02:03:23.900614
app:models/creditcard_assessment
plan
:records/807
app:records/2618
app:records/1461
app:records/2026
app:records/1446
app:records/4502
app:records/2610
app:records/2613
app:records/2025
app:records/2616
used
used
used
used
used
used
used
used
actedOnBehalfOf
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
app:machines/one
wasAttributedTo
prov:type prov:SoftwareAgent


app:records/1969
app:records/2023
app:records/2611
app:records/2503
app:records/3271
app:records/1292
app:records/2432
app:records/2024
app:records/1346
app:records/2486
app:records/806
used
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
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wasDerivedFrom
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wasDerivedFrom
wasDerivedFrom