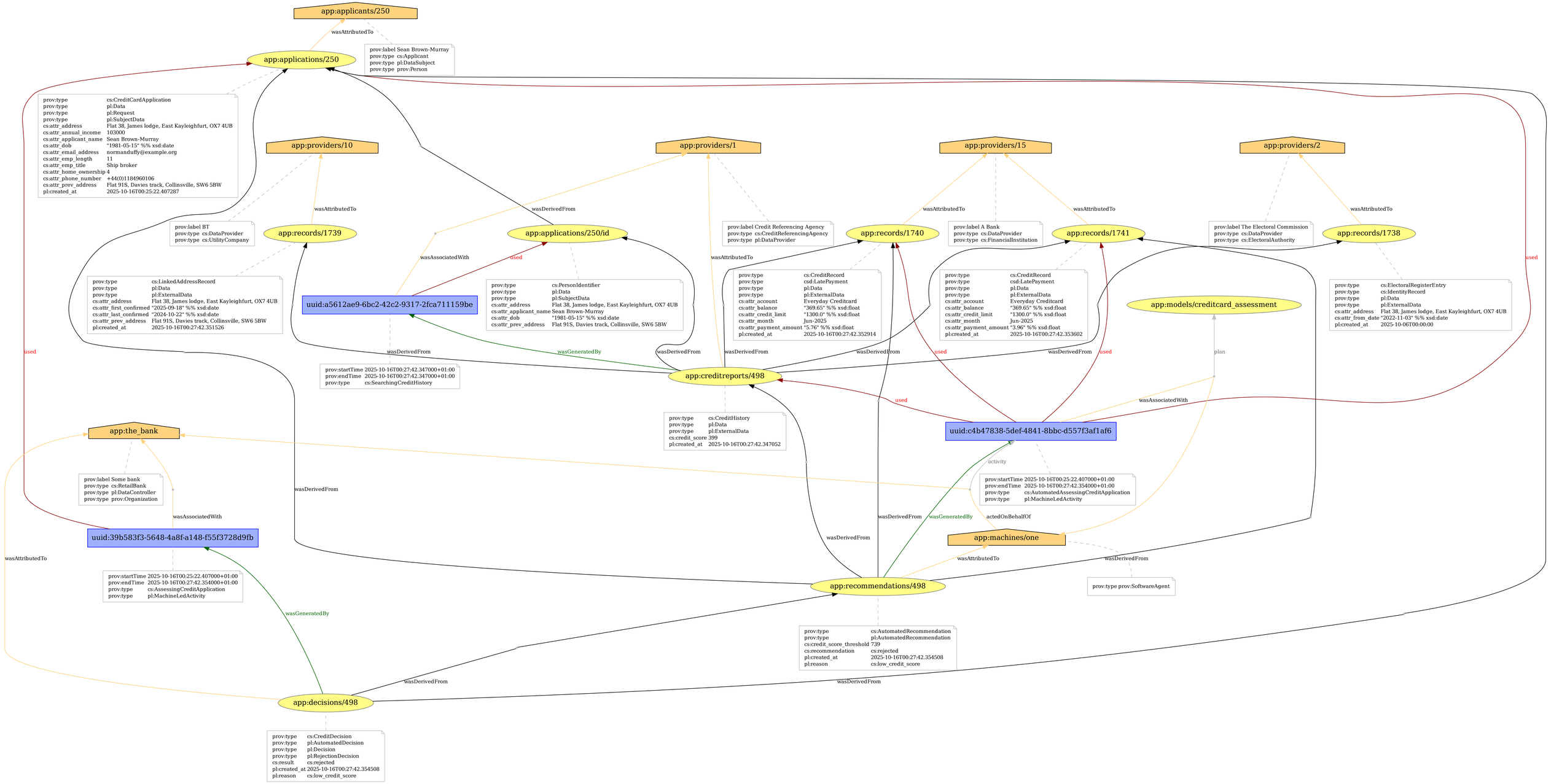
app:applicants/250
wasAttributedTo
prov:label Sean Brown-Murray
prov:type cs:Applicant
prov:type pl:DataSubject
prov:type prov:Person
app:applications/250
prov:type cs:CreditCardApplication
prov:type pl:Data
prov:type pl:Request
prov:type pl:SubjectData
cs:attr_address Flat 38, James lodge, East Kayleighfurt, OX7 4UB
cs:attr_annual_income 103000
cs:attr_applicant_name Sean Brown-Murray
cs:attr_dob "1981-05-15" %% xsd:date
cs:attr_email_address normanduffy@example.org
cs:attr_emp_length 11
cs:attr_emp_title Ship broker
cs:attr_home_ownership 4
cs:attr_phone_number +44(0)1184960106
cs:attr_prev_address Flat 91S, Davies track, Collinsville, SW6 5BW
pl:created_at 2025-10-16T00:25:22.407287
used
app:providers/10
prov:label BT
prov:type cs:DataProvider
prov:type cs:UtilityCompany
app:providers/1
app:providers/15
app:providers/2
wasAttributedTo
wasDerivedFrom
app:records/1739
prov:type cs:LinkedAddressRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address Flat 38, James lodge, East Kayleighfurt, OX7 4UB
cs:attr_first_confirmed "2025-09-18" %% xsd:date
cs:attr_last_confirmed "2024-10-22" %% xsd:date
cs:attr_prev_address Flat 91S, Davies track, Collinsville, SW6 5BW
pl:created_at 2025-10-16T00:27:42.351526
wasAssociatedWith
used
app:applications/250/id
prov:type cs:PersonIdentifier
prov:type pl:Data
prov:type pl:SubjectData
cs:attr_address Flat 38, James lodge, East Kayleighfurt, OX7 4UB
cs:attr_applicant_name Sean Brown-Murray
cs:attr_dob "1981-05-15" %% xsd:date
cs:attr_prev_address Flat 91S, Davies track, Collinsville, SW6 5BW
uuid:a5612ae9-6bc2-42c2-9317-2fca711159be
wasGeneratedBy
prov:startTime 2025-10-16T00:27:42.347000+01:00
prov:endTime 2025-10-16T00:27:42.347000+01:00
prov:type cs:SearchingCreditHistory
prov:label Credit Referencing Agency
prov:type cs:CreditReferencingAgency
prov:type pl:DataProvider
app:records/1740
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "369.65" %% xsd:float
cs:attr_credit_limit "1300.0" %% xsd:float
cs:attr_month Jun-2025
cs:attr_payment_amount "5.76" %% xsd:float
pl:created_at 2025-10-16T00:27:42.352914
prov:label A Bank
prov:type cs:DataProvider
prov:type cs:FinancialInstitution
app:records/1741
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "369.65" %% xsd:float
cs:attr_credit_limit "1300.0" %% xsd:float
cs:attr_month Jun-2025
cs:attr_payment_amount "3.96" %% xsd:float
pl:created_at 2025-10-16T00:27:42.353602
app:models/creditcard_assessment
plan
prov:label The Electoral Commission
prov:type cs:DataProvider
prov:type cs:ElectoralAuthority
app:records/1738
prov:type cs:ElectoralRegisterEntry
prov:type cs:IdentityRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address Flat 38, James lodge, East Kayleighfurt, OX7 4UB
cs:attr_from_date "2022-11-03" %% xsd:date
pl:created_at 2025-10-06T00:00:00
app:creditreports/498
prov:type cs:CreditHistory
prov:type pl:Data
prov:type pl:ExternalData
cs:credit_score 399
pl:created_at 2025-10-16T00:27:42.347052
uuid:c4b47838-5def-4841-8bbc-d557f3af1af6
activity
prov:startTime 2025-10-16T00:25:22.407000+01:00
prov:endTime 2025-10-16T00:27:42.354000+01:00
prov:type cs:AutomatedAssessingCreditApplication
prov:type pl:MachineLedActivity
actedOnBehalfOf
app:machines/one
prov:type prov:SoftwareAgent
app:the_bank
prov:label Some bank
prov:type cs:RetailBank
prov:type pl:DataController
prov:type prov:Organization
uuid:39b583f3-5648-4a8f-a148-f55f3728d9fb
prov:startTime 2025-10-16T00:25:22.407000+01:00
prov:endTime 2025-10-16T00:27:42.354000+01:00
prov:type cs:AssessingCreditApplication
prov:type pl:MachineLedActivity
app:recommendations/498
prov:type cs:AutomatedRecommendation
prov:type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2025-10-16T00:27:42.354508
pl:reason cs:low_credit_score
app:decisions/498
prov:type cs:CreditDecision
prov:type pl:AutomatedDecision
prov:type pl:Decision
prov:type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2025-10-16T00:27:42.354508
pl:reason cs:low_credit_score