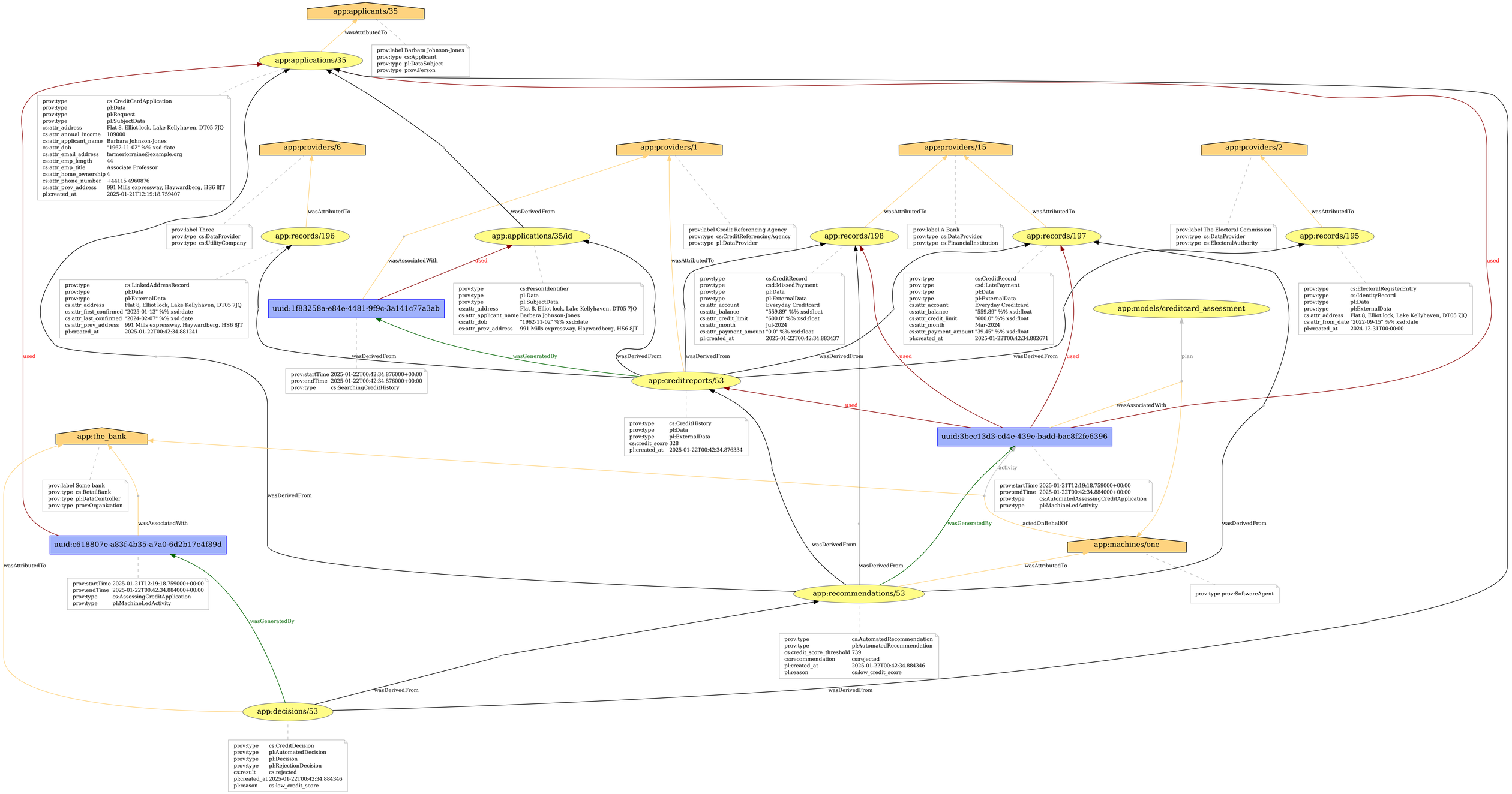
app:applicants/35
wasAttributedTo
prov:label Barbara Johnson-Jones
prov:type cs:Applicant
prov:type pl:DataSubject
prov:type prov:Person
app:applications/35
prov:type cs:CreditCardApplication
prov:type pl:Data
prov:type pl:Request
prov:type pl:SubjectData
cs:attr_address Flat 8, Elliot lock, Lake Kellyhaven, DT05 7JQ
cs:attr_annual_income 109000
cs:attr_applicant_name Barbara Johnson-Jones
cs:attr_dob "1962-11-02" %% xsd:date
cs:attr_email_address farmerlorraine@example.org
cs:attr_emp_length 44
cs:attr_emp_title Associate Professor
cs:attr_home_ownership 4
cs:attr_phone_number +44115 4960876
cs:attr_prev_address 991 Mills expressway, Haywardberg, HS6 8JT
pl:created_at 2025-01-21T12:19:18.759407
app:providers/6
app:providers/1
app:providers/15
app:providers/2
wasAttributedTo
wasDerivedFrom
prov:label Three
prov:type cs:DataProvider
prov:type cs:UtilityCompany
app:records/196
app:applications/35/id
prov:label Credit Referencing Agency
prov:type cs:CreditReferencingAgency
prov:type pl:DataProvider
app:records/198
prov:label A Bank
prov:type cs:DataProvider
prov:type cs:FinancialInstitution
app:records/197
prov:label The Electoral Commission
prov:type cs:DataProvider
prov:type cs:ElectoralAuthority
app:records/195
used
wasAssociatedWith
prov:type cs:LinkedAddressRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address Flat 8, Elliot lock, Lake Kellyhaven, DT05 7JQ
cs:attr_first_confirmed "2025-01-13" %% xsd:date
cs:attr_last_confirmed "2024-02-07" %% xsd:date
cs:attr_prev_address 991 Mills expressway, Haywardberg, HS6 8JT
pl:created_at 2025-01-22T00:42:34.881241
uuid:1f83258a-e84e-4481-9f9c-3a141c77a3ab
prov:type cs:PersonIdentifier
prov:type pl:Data
prov:type pl:SubjectData
cs:attr_address Flat 8, Elliot lock, Lake Kellyhaven, DT05 7JQ
cs:attr_applicant_name Barbara Johnson-Jones
cs:attr_dob "1962-11-02" %% xsd:date
cs:attr_prev_address 991 Mills expressway, Haywardberg, HS6 8JT
prov:type cs:CreditRecord
prov:type csd:MissedPayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "559.89" %% xsd:float
cs:attr_credit_limit "600.0" %% xsd:float
cs:attr_month Jul-2024
cs:attr_payment_amount "0.0" %% xsd:float
pl:created_at 2025-01-22T00:42:34.883437
prov:type cs:CreditRecord
prov:type csd:LatePayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "559.89" %% xsd:float
cs:attr_credit_limit "600.0" %% xsd:float
cs:attr_month Mar-2024
cs:attr_payment_amount "39.45" %% xsd:float
pl:created_at 2025-01-22T00:42:34.882671
app:models/creditcard_assessment
prov:type cs:ElectoralRegisterEntry
prov:type cs:IdentityRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address Flat 8, Elliot lock, Lake Kellyhaven, DT05 7JQ
cs:attr_from_date "2022-09-15" %% xsd:date
pl:created_at 2024-12-31T00:00:00
wasGeneratedBy
wasDerivedFrom
prov:startTime 2025-01-22T00:42:34.876000+00:00
prov:endTime 2025-01-22T00:42:34.876000+00:00
prov:type cs:SearchingCreditHistory
app:creditreports/53
plan
prov:type cs:CreditHistory
prov:type pl:Data
prov:type pl:ExternalData
cs:credit_score 328
pl:created_at 2025-01-22T00:42:34.876334
uuid:3bec13d3-cd4e-439e-badd-bac8f2fe6396
app:the_bank
activity
prov:label Some bank
prov:type cs:RetailBank
prov:type pl:DataController
prov:type prov:Organization
prov:startTime 2025-01-21T12:19:18.759000+00:00
prov:endTime 2025-01-22T00:42:34.884000+00:00
prov:type cs:AutomatedAssessingCreditApplication
prov:type pl:MachineLedActivity
actedOnBehalfOf
uuid:c618807e-a83f-4b35-a7a0-6d2b17e4f89d
app:machines/one
prov:startTime 2025-01-21T12:19:18.759000+00:00
prov:endTime 2025-01-22T00:42:34.884000+00:00
prov:type cs:AssessingCreditApplication
prov:type pl:MachineLedActivity
app:recommendations/53
prov:type prov:SoftwareAgent
prov:type cs:AutomatedRecommendation
prov:type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2025-01-22T00:42:34.884346
pl:reason cs:low_credit_score
app:decisions/53
prov:type cs:CreditDecision
prov:type pl:AutomatedDecision
prov:type pl:Decision
prov:type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2025-01-22T00:42:34.884346
pl:reason cs:low_credit_score