

prov-type cs:CreditCardApplication
prov-type pl:Data
prov-type pl:Request
prov-type pl:SubjectData
cs:attr_address Flat 04S, Poige 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 2025-06-25T19:57:55.598510

prov:label A Credit Card Company
prov-type cs:DataProvider
prov-type cs:FinancialInstitution

prov-type cs:CreditRecord
prov-type csd:MissedPayment
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "335.43" %% xsd:float
cs:attr_credit_limit "600.0" %% xsd:float
cs:attr_month Aug-2025
cs:attr_payment_amount "0.0" %% xsd:float
pl:created_at 2025-12-06T02:19:57.185716

prov-type cs:CreditRecord
prov-type csd:MissedPayment
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "335.43" %% xsd:float
cs:attr_credit_limit "600.0" %% xsd:float
cs:attr_month May-2025
cs:attr_payment_amount "0.0" %% xsd:float
pl:created_at 2025-12-06T02:19:57.187203

prov-type cs:CreditRecord
prov-type csd:LatePayment
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "335.43" %% xsd:float
cs:attr_credit_limit "600.0" %% xsd:float
cs:attr_month Nov-2025
cs:attr_payment_amount "12.08" %% xsd:float
pl:created_at 2025-12-06T02:19:57.187789

prov-type cs:CreditRecord
prov-type csd:LatePayment
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "335.43" %% xsd:float
cs:attr_credit_limit "600.0" %% xsd:float
cs:attr_month Jul-2025
cs:attr_payment_amount "29.66" %% xsd:float
pl:created_at 2025-12-06T02:19:57.186585

prov-type cs:ElectoralRegisterEntry
prov-type cs:IdentityRecord
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_address Flat 04S, Poige 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, Poige ranch, Brownetown, HS51 1FY
cs:attr_first_confirmed "2025-06-01" %% xsd:date
cs:attr_last_confirmed "2025-06-05" %% xsd:date
cs:attr_prev_address 1 Nigel dam, Melissaville, PH7H 5ZW
pl:created_at 2025-06-27T14:05:01.250383

prov:label TalkTalk
prov-type cs:DataProvider
prov-type cs:UtilityCompany

prov-type cs:PersonIdentifier
prov-type pl:Data
prov-type pl:SubjectData
cs:attr_address Flat 04S, Poige 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

prov:startTime 2025-12-06T02:19:57.181000+00:00
prov:endTime 2025-12-06T02:19:57.181000+00:00
prov-type cs:SearchingCreditHistory

prov-type cs:CreditHistory
prov-type pl:Data
prov-type pl:ExternalData
cs:credit_score 663
pl:created_at 2025-12-06T02:19:57.181320

prov:startTime 2025-06-25T19:57:55.598000+01:00
prov:endTime 2025-12-06T02:19:57.188000+00:00
prov-type cs:AutomatedAssessingCreditApplication
prov-type pl:MachineLedActivity

prov-type cs:AutomatedRecommendation
prov-type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:rejected 2025-12-06T02:19:57.188725
pl:created_at 2025-12-06T02:19:57.188725
pl:reason cs:low_credit_score

prov-type cs:CreditDecision
prov-type pl:AutomatedDecision
prov-type pl:Decision
prov-type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2025-12-06T02:19:57.188725
pl:reason cs:low_credit_score