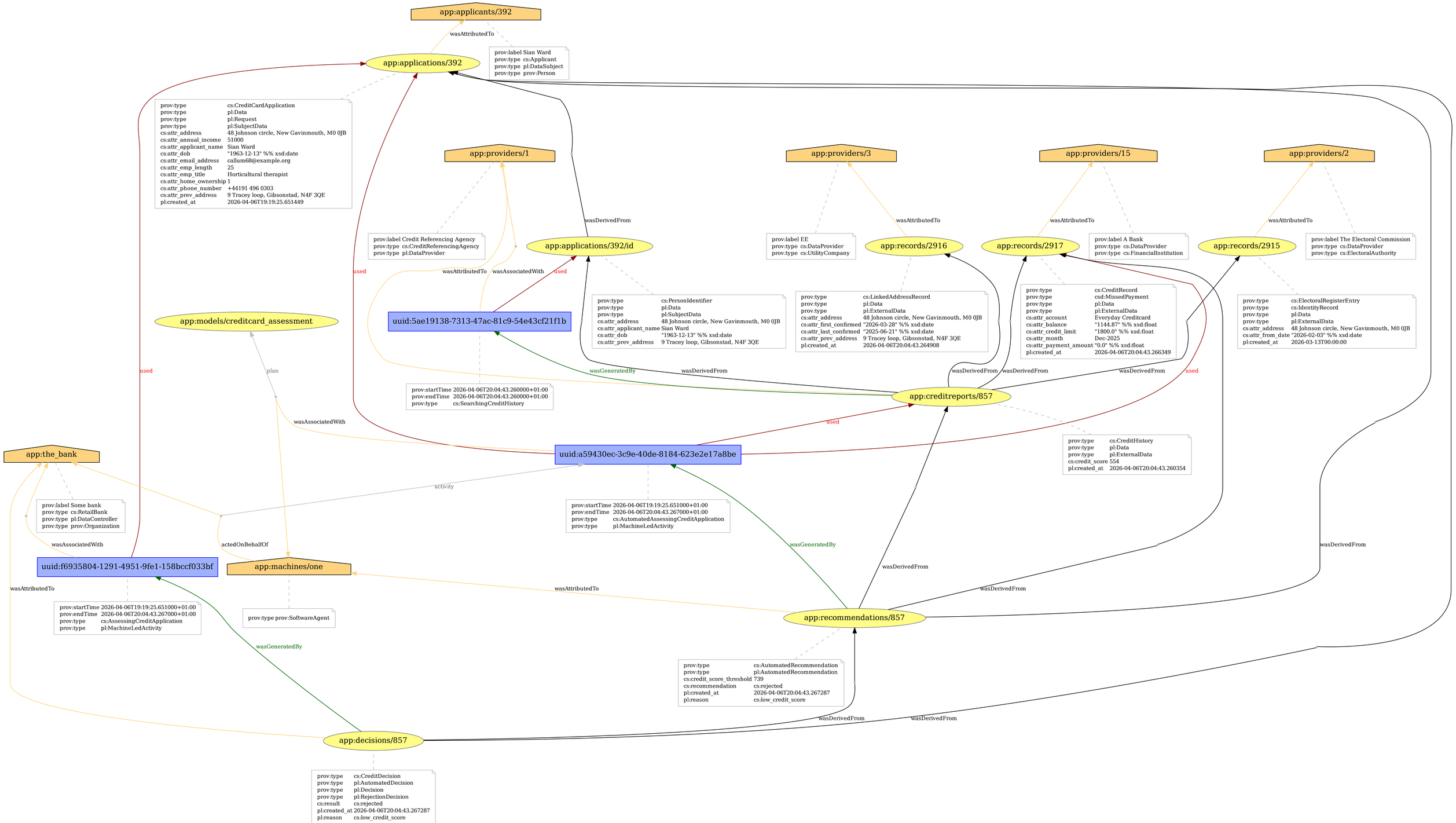
app:applicants/392
wasAttributedTo
prov:label Sian Ward
prov:type cs:Applicant
prov:type pl:DataSubject
prov:type prov:Person
app:applications/392
prov:type cs:CreditCardApplication
prov:type pl:Data
prov:type pl:Request
prov:type pl:SubjectData
cs:attr_address 48 Johnson circle, New Gavinmouth, M0 0JB
cs:attr_annual_income 51000
cs:attr_applicant_name Sian Ward
cs:attr_dob "1963-12-13" %% xsd:date
cs:attr_email_address callum68@example.org
cs:attr_emp_length 25
cs:attr_emp_title Horticultural therapist
cs:attr_home_ownership 1
cs:attr_phone_number +44191 496 0303
cs:attr_prev_address 9 Tracey loop, Gibsonstad, N4F 3QE
pl:created_at 2026-04-06T19:19:25.651449
app:providers/1
app:providers/3
app:providers/15
app:providers/2
wasDerivedFrom
wasAttributedTo
wasAttributedTo
wasAttributedTo
prov:label Credit Referencing Agency
prov:type cs:CreditReferencingAgency
prov:type pl:DataProvider
app:applications/392/id
prov:label EE
prov:type cs:DataProvider
prov:type cs:UtilityCompany
app:records/2916
app:records/2917
prov:label A Bank
prov:type cs:DataProvider
prov:type cs:FinancialInstitution
app:records/2915
prov:label The Electoral Commission
prov:type cs:DataProvider
prov:type cs:ElectoralAuthority
used
wasAttributedTo
wasAssociatedWith
used
uuid:5ae19138-7313-47ac-81c9-54e43cf21f1b
prov:type cs:PersonIdentifier
prov:type pl:Data
prov:type pl:SubjectData
cs:attr_address 48 Johnson circle, New Gavinmouth, M0 0JB
cs:attr_applicant_name Sian Ward
cs:attr_dob "1963-12-13" %% xsd:date
cs:attr_prev_address 9 Tracey loop, Gibsonstad, N4F 3QE
prov:type cs:LinkedAddressRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address 48 Johnson circle, New Gavinmouth, M0 0JB
cs:attr_first_confirmed "2026-03-28" %% xsd:date
cs:attr_last_confirmed "2025-06-21" %% xsd:date
cs:attr_prev_address 9 Tracey loop, Gibsonstad, N4F 3QE
pl:created_at 2026-04-06T20:04:43.264908
prov:type cs:CreditRecord
prov:type csd:MissedPayment
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "1144.87" %% xsd:float
cs:attr_credit_limit "1800.0" %% xsd:float
cs:attr_month Dec-2025
cs:attr_payment_amount "0.0" %% xsd:float
pl:created_at 2026-04-06T20:04:43.266349
prov:type cs:ElectoralRegisterEntry
prov:type cs:IdentityRecord
prov:type pl:Data
prov:type pl:ExternalData
cs:attr_address 48 Johnson circle, New Gavinmouth, M0 0JB
cs:attr_from_date "2026-02-03" %% xsd:date
pl:created_at 2026-03-13T00:00:00
app:models/creditcard_assessment
used
plan
wasGenerated By
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
used
prov:startTime 2026-04-06T20:04:43.260000+01:00
prov:endTime 2026-04-06T20:04:43.260000+01:00
prov:type cs:SearchingCreditHistory
app:creditreports/857
wasAssociatedWith
used
prov:type cs:CreditHistory
prov:type pl:Data
prov:type pl:ExternalData
cs:credit_score 554
pl:created_at 2026-04-06T20:04:43.260354
app:the bank
uuid:a59430ec-3c9e-40de-8184-623e2e17a8be
activity
prov:label Some bank
prov:type cs:RetailBank
prov:type pl:DataController
prov:type prov:Organization
prov:startTime 2026-04-06T19:19:25.651000+01:00
prov:endTime 2026-04-06T20:04:43.267000+01:00
prov:type cs:AutomatedAssessingCreditApplication
prov:type pl:MachineLedActivity
wasGenerated By
wasAssociated With
actedOnBehalfOf
wasDerivedFrom
uuid:f6935804-1291-4951-9fe1-158bccf033bf
app:machines/one
wasAttributedTo
wasAttributedTo
wasDerivedFrom
prov:startTime 2026-04-06T19:19:25.651000+01:00
prov:endTime 2026-04-06T20:04:43.267000+01:00
prov:type cs:AssessingCreditApplication
prov:type pl:MachineLedActivity
prov:type prov:SoftwareAgent
app:recommendations/857
wasGenerated By
prov:type cs:AutomatedRecommendation
prov:type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2026-04-06T20:04:43.267287
pl:reason cs:low_credit_score
wasDerivedFrom
wasDerivedFrom
app:decisions/857
prov:type cs:CreditDecision
prov:type pl:AutomatedDecision
prov:type pl:Decision
prov:type pl:RejectionDecision
cs:result cs:rejected
pl:created_at 2026-04-06T20:04:43.267287
pl:reason cs:low_credit_score