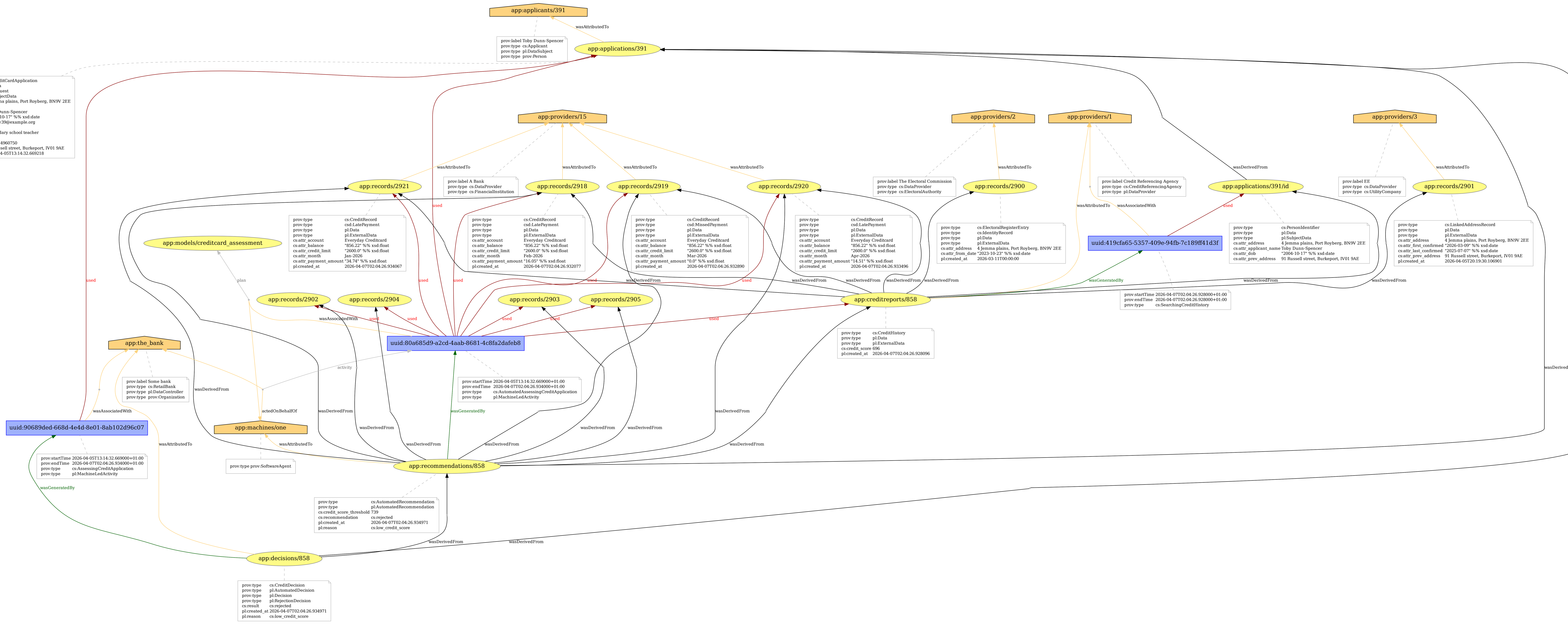


prov-type cs:CreditCardApplication
prov-type pl:Data
prov-type pl:Request
prov-type pl:SubjectData
cs:attr_address 4 Jemma plains, Port Royberg, BN9V 2EE
cs:attr_annual_income 87000
cs:attr_applicant_name Toby Dunn-Spencer
cs:attr_dob "2004-10-17" %%% xsd:date
cs:attr_email_address lindsey39@example.org
cs:attr_emp_length 1
cs:attr_emp_title Secondary school teacher
cs:attr_home_ownership 2
cs:attr_phone_number (0161) 4960750
cs:attr_prev_address 91 Russell street, Burkeport, IV01 9AE
pl:created_at 2026-04-05T13:14:32.669218



prov-type cs:CreditRecord
prov-type cs:LatePayment
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "856.22" %%% xsd:float
cs:attr_credit_limit "2600.0" %%% xsd:float
cs:attr_month Jan-2026
cs:attr_payment_amount "34.74" %%% xsd:float
pl:created_at 2026-04-07T02:04:26.934067

prov-type cs:CreditRecord
prov-type cs:LatePayment
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "856.22" %%% xsd:float
cs:attr_credit_limit "2600.0" %%% xsd:float
cs:attr_month Mar-2026
cs:attr_payment_amount "16.05" %%% xsd:float
pl:created_at 2026-04-07T02:04:26.932077

prov-type cs:CreditRecord
prov-type cs:LatePayment
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "856.22" %%% xsd:float
cs:attr_credit_limit "2600.0" %%% xsd:float
cs:attr_month Mar-2026
cs:attr_payment_amount "0.0" %%% xsd:float
pl:created_at 2026-04-07T02:04:26.932890

prov-type cs:CreditRecord
prov-type cs:LatePayment
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_account Everyday Creditcard
cs:attr_balance "856.22" %%% xsd:float
cs:attr_credit_limit "2600.0" %%% xsd:float
cs:attr_month Apr-2026
cs:attr_payment_amount "14.51" %%% xsd:float
pl:created_at 2026-04-07T02:04:26.933496

prov-type cs:ElectoralRegisterEntry
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_address 4 Jemma plains, Port Royberg, BN9V 2EE
cs:attr_from_date "2023-10-23" %%% xsd:date
pl:created_at 2026-03-11T00:00:00

prov-type cs:PersonIdentifier
prov-type pl:Data
prov-type pl:SubjectData
cs:attr_address 4 Jemma plains, Port Royberg, BN9V 2EE
cs:attr_applicant_name Toby Dunn-Spencer
cs:attr_dob "2004-10-17" %%% xsd:date
cs:attr_prev_address 91 Russell street, Burkeport, IV01 9AE

prov-type cs:LinkedAddressRecord
prov-type pl:Data
prov-type pl:ExternalData
cs:attr_address 4 Jemma plains, Port Royberg, BN9V 2EE
cs:attr_first_confirmed "2026-03-05" %%% xsd:date
cs:attr_last_confirmed "2025-07-07" %%% xsd:date
cs:attr_prev_address 91 Russell street, Burkeport, IV01 9AE
pl:created_at 2026-04-05T20:19:30.106901

prov:startTime 2026-04-07T02:04:26.928000+01:00
prov:endTime 2026-04-07T02:04:26.928000+01:00
prov-type cs:SearchingCreditHistory

prov-type cs:CreditHistory
prov-type pl:Data
prov-type pl:ExternalData
cs:credit_score 696
pl:created_at 2026-04-07T02:04:26.928096

prov:startTime 2026-04-05T13:14:32.669000+01:00
prov:endTime 2026-04-07T02:04:26.934000+01:00
prov-type cs:AutomatedAssessingCreditApplication
prov-type pl:MachineLedActivity

prov-type cs:AutomatedRecommendation
prov-type pl:AutomatedRecommendation
cs:credit_score_threshold 739
cs:recommendation cs:rejected
pl:created_at 2026-04-07T02:04:26.934971
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 2026-04-07T02:04:26.934971
pl:reason cs:low_credit_score