

My Credit File
SANDRA ROSE-WATKINS

Your Reference: PAS 202451

SANDRA
srw@Rose-Watkins.com.au

17 Feb. 2011

Dear SANDRA,

Thank you for your membership application to My Veda Alert.

This is a complete copy of all the credit information currently held on our database.

Veda Advantage holds credit related information on behalf of credit providers such as banks, building societies, finance companies, utilities such as electricity and telecommunication providers.

The decision to approve or decline your application for credit rests solely with the credit provider.

Stay Alert

It's important everyone monitors and understands their credit file for many reasons, not least of them being identity theft. My Veda Alert is one of the easiest ways to safeguard against identity theft, which is one of Australia's fastest growing crimes.

Fraudulent people can gain access to your details and use them to apply for credit.

That application will appear on your credit file. So will the overdue accounts.

We recommend you annually review your credit information file.

My Credit File
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Ensure Your Details Are Accurate

Your credit history is one of your most valuable assets so it's essential it reflects a clear and accurate picture of your situation.

If your Identity details are not accurate or to query Bankruptcy Act Information, Judgement or Writs & Summons

Please advise us by completing the attached Update Details Form & forward along with any supporting documentation to:

Mailing Address: Veda Advantage
PO Box 964, North Sydney, NSW 2059

Fax: 02 9278 7333

Email: assist.au@vedaadvantage.com

To query any other information contained in this File

If you wish to query any other activity, such as an overdue account or credit application, please contact the company or business directly. If you are not satisfied with their response, please complete the attached Update Details Form & forward along with any supporting documentation to Veda Advantage.

If we can be of further assistance, please contact our Customer Service Centre on 1300 762 207.

Regards,

Veda Advantage

individual CREDIT REPORT
SANDRA ROSE-WATKINS Your Reference: PAS 202451

Identity Details:

Name: SANDRA ROSE-WATKINS
 Date of Birth: 5/12/1946
 Sex: Female
 Driver's Licence: 1234AB

***Address and Employment details are supplied in conjunction with a credit application, therefore the address information recorded is not a chronological list of addresses. Your current address and current employer will be added to your credit report when you next apply for credit.**

Address History* :

0 REFER TO JOHN SMITH NORTH SYDNEY NSW 2060
 15 / 2 SMITH Street SYDNEY NSW 2000
 90 ARTHUR Street NORTH SYDNEY NSW 2060

Employment Information* :

Your last known employment as reported to us was with ROSIES ROSES as a DIRECTOR.

Summary of Information Contained within this Report			
Consumer Credit Applications	1	Commercial Credit Enquiries	0
Consumer Authorised Agent Enquiries	1	Commercial Authorised Agent Enquiries	0
Consumer Current Credit Providers	1	Commercial Credit Providers	0
Consumer Overdue Accounts :		Commercial Overdue Accounts :	
- Outstanding	1	- Outstanding	0
- Finalised	0	- Finalised	0
- Arrears brought up to date	0	- Arrears brought up to date	0
Current Directorships	1	Bankruptcy Act Information	1
Previous Directorships	0	Court Judgements	1
Disqualified Directorships	0	Writs & Summons	3
Proprietorships	4		

Consumer Credit Information

This part of your file may contain information about credit that you have sought which was intended to be used for family, domestic and household purposes.

Your permission is required for subscribers to access this part of your file.

Consumer Credit Applications

These are enquiries made as a result of applications for credit made by you.

Current federal legislation does not allow us to record whether the application was accepted, declined or has been paid in full.

The decision to approve or decline credit rests solely with the credit provider.

Credit applications are recorded for five years from the date of placement. Once this time period has expired, the data will be automatically removed from our database.

If you require any further information regarding a Credit Application, please contact your credit provider directly.

31/8/2008 **HSBC BANK AUST LTD SYD**
Reference: An application for a Continuing Credit account where you applied as the Principal.
Amount: An unspecified amount.

Consumer Credit Information

Authorised Agent Enquiries

An 'authorised agent' is usually a Finance Broker or Motor Dealer who is assisting you to obtain finance.

They are acting on your behalf and need your written permission to access your file.

They must also provide you with a copy of your file.

15/2/2006 **HOME SEC FINANCE EXPRESS P/L**
Reference: An application for a Loan Contract account.
Amount: unspecified amount.

Consumer Credit Information

Current Credit Provider(s)

A 'current credit provider' is an organisation with whom you have an existing credit agreement or contract e.g. a charge card, credit card, mobile phone, or loan.

The "credit provider" must notify Veda Advantage when your agreement or contract with them ceases. This entry will then be removed from your file.

28/9/2004 **CITIBANK UNSECURED CREDIT**
Reference: It was reported that a credit account was opened for you and that you have an ongoing credit relationship with them.
Account: 11878114

Consumer Credit Information

Overdue Account(s)

Once an account falls into arrears of more than 60 days a company or business may record the overdue account on your Credit File.

Overdue account information recorded as a **payment default** remains on your file for 5 years from the date of listing.

Overdue account information recorded as a **clearout** remains on your file for 7 years from the date of listing. NB an overdue account is classified as a clearout if you have changed your address and not provided the subscriber with your new address.

NB: Even when an overdue account has been brought up to date (current) or paid in full, it will remain on file. However, its status is updated to paid or settled. The fact that an account has become overdue, and then been paid becomes part of your credit history.

The company or business who listed the overdue account information on your file is responsible for ensuring your file is updated.

If you need any further information regarding the Overdue Accounts, please contact the company or business directly to discuss the matter.

24/11/2003 CWEALTH BK CR MMENT NSW

Reference: It was advised that an Overdraft account reference 5904124297715 was overdue due to a payment default.

Overdue: \$12,816

Amendment: This listing was amended on 8/2/2007 and is now being managed by SHIELD MERCANTILE P/L and reports the amount overdue as \$12,816, and that this was due to a clearout.

Status: We have not been advised that this account has been finalised.

Deletion Date: This entry will be automatically removed from your file on 24/11/2008.

Consumer Credit Information

Consumer File Notes

These notes are provided by you and give additional information about the contents of your file.

If you no longer require this information to appear on your Credit File or it is no longer relevant, please notify us by completing the Update Form (attached). Then forward it to us and we will update your file.

9 May, 2007

CONSUMER DISPUTING APPLICATION DATED 14/06/06 BY GE CAPITAL FINANCE AND PREVIOUS ADDRESSES

File Access

This list is for your information only and can only be viewed by yourself. It is not viewed or used by subscribers of Veda Advantage under any circumstances.

It is a record of organisations that have been given access to your credit information file, including access to the consumer, commercial and public record files .

This access may relate to maintaining an entry that the organisation has previously recorded on your credit file. Or, the organisation may be entitled to periodically access your credit file because you have a continuing credit contract with them.

2 Sep, 2010 PUBLIC ACCESS BRANCH.

20 Sep, 2002 PUBLIC ACCESS 2.

Public Record Information

This part of your file contains publicly available information from court records, from the Insolvency and Trustee Service Australia, and from the Australian Securities and Investment Commission.

Directorship Information

Directorship information is only updated when requested by you or a subscriber of Veda Advantage.

If this information is no longer current, please complete the Update Form (attached) and forward it to us. We will then update your file.

Previous directorship information is maintained for ten years from the date that you ceased being a director.

Disqualified Directorship information is maintained for the term of disqualification plus an additional five years.

Current Directorship details:

Reference: We have recorded that you are a director of ROSIES ROSES P/L, Under External Administration, A.C.N. 000 111 222, A.B.N. 53 000 111 222.

Appointed: 3/1/1992

Public Record Information

Proprietorship Information

Proprietorship information is publicly available information that is obtained from the Department of Fair Trading and/or the Office of Business Affairs.

Please note that from January, 2010 new proprietorship information will no longer be retained on your credit file

If this information is no longer current, please complete the Update Form (attached) and forward it to us. We will then update your file.

Reference: You are the proprietor of BIRDSWOOD CASINO . This business is registered with Registration Number 12342.

Appointed: 20/5/1996

Reference: You are the proprietor of HAPPY JOES . This business is registered in NSW, with Registration Number 12353.

Appointed: 20/5/1996

Reference: You are the proprietor of JUPITERS CASINO . This business is registered in NSW.

Appointed:

Reference: You are the proprietor of CEASARS PALACE .

Appointed:

Public Record Information

Bankruptcy Act Information

Bankruptcy Act Information is publicly available information that is obtained from the Insolvency and Trustee Service Australia (ITSA).

Bankruptcy Act information is retained on file for seven years.

If you require this entry to be updated, please complete the Update Form (attached) and forward it to us along with copies of relevant documentation from ITSA or your Trustee.

Arrangements with Creditors

Reference: It has been recorded that you entered into an Arrangement with your Creditors under Part X of the Bankruptcy Act, - on 26/8/2010 with proceedings number 56/03 VIC.

Status: We have not been advised that this Arrangement has been completed.

Deletion Date: This will automatically be removed from your file on 26/8/2017.

Public Record Information

Court Judgement(s)

Court Judgement information is publicly available information that is obtained from the courts.

Court Judgement information is retained for five years from the date of listing.

If this debt is paid out during this time it can be updated to indicate that it has been paid or settled. Please complete the Update Form (attached) and forward it to us with proof of payment including the date the debt was finalised so that we can amend the entry.

If you need any further information regarding the Court Judgements recorded on your Public Record File, please contact the plaintiff or court directly.

14/7/2010 **QBE WORKERS COMPENSATION (NSW)**

Reference: A judgement was entered against you by QBE WORKERS COMPENSATION (NSW) in the District Court North Sydney, New South Wales, plaintiff number 50165/10 for the amount of \$44,459.

Amount: \$44,459

Status: We have not been advised that this judgement has been finalised.

Deletion Date: This will automatically be removed from your file on 14/7/2015.

Public Record Information

Writs & Summons

Court Writs and Summons information is publicly available information that is obtained from the courts.

Writs and Summons information is retained for four years from date of listing.

If this debt is finalised during this time, it can be updated to indicate that it has been paid or settled. Please complete the Update Form (attached) and forward it to us with proof of payment including the date the debt was finalised so that we can amend the entry.

If you have lodged an "Intention to Defend" with the Courts regarding this debt, please complete the Update Form (attached) and forward it to us with a stamped copy of the court document. The writ or summons can then be removed from your file.

If you need any further information regarding the writ or summons recorded on your Public Record file, please contact the plaintiff or court directly.

11/8/2010 INTERIM ADVANCE CORPORATION PT

Reference: A writ & summons was entered against you in the Magistrates Court Rockingham, Western Australia, plaintiff number 1725/10.

Amount: \$1,792

Status: We have not been advised that this writ & summons has been finalised.

Deletion Date: This entry will automatically be removed from our database on 11/8/2014.

29/7/2010 UNITED CREDIT UNION LTD

Reference: A writ & summons was entered against you in the Magistrates Court Perth, Western Australia, plaintiff number 1850/10.

Amount: \$1,254

Status: We have not been advised that this writ & summons has been finalised.

Deletion Date: This entry will automatically be removed from our database on 29/7/2014.

19/6/2010 IN VOGUE LIVING PTY LTD

Reference: A writ & summons was entered against you in the Magistrates Court Perth, Western Australia, plaintiff number 1829/10.

Amount: \$34,426

Status: We have not been advised that this writ & summons has been finalised.

Deletion Date: This entry will automatically be removed from our database on 19/6/2014.