

Australian Credit Active Population



Individuals that are credit active



Of the credit active individuals we know:

MILLION individuals have more than one identity known to Equifax 16.1% of individuals have consumer

and commercial credit information

MILLION directorships and proprietorships

of individuals have an adverse

Of the adverses on file:

82.2% Defaults

9.6% Bankruptcies or court actions

average age of bureau file in years

Credit Activity





consumer enquiries within the last 5 years



MILLION

individual commercial enquiries within the last 5 years



average number of enquiries per individual within the last 5 years



The average application Equifax Score for individuals who have applied for credit in the last 3 months.

The application Equifax Score is a number between -200 and 1,200 that summarises the information on an individual's credit file at a point in time. In simple terms, the higher the score, the better the person's creditworthiness.



92.5% of individuals who applied for credit were already known to Equifax



7.5% of individuals who applied for credit had a new file created at Equifax



Credit Enquiries by Industry



Large Banks & Internationals

Telecommunications & Utilities

Retail

Alternative Lending

Small Banks & Credit Unions

Finance

Automobile

Other

Personal Loans

Telecommunications & Utility

Credit Enquiries by Account Type





- Auto Loans
- Rentals
- Overdrafts



Equifax - October 2017 Silent Generation BORN 1925 - 1945 Credit Active Population Profile Of the credit active individuals we know: 6.3% of individuals have consumer 5.3% of credit active individuals have more directorships and average age 0.413.3 18.3 individuals of bureau file than one identity known and commercial credit proprietorships MILLION to Equifax information in years 5.2% of individuals have **Credit Activity** Of the adverses on file: an adverse on file 1.3 0.3 2.1 The average application 770 82.3% 4.5% 13.3% Equifax Score for consumer commercial average number individuals who have enquiries enquiries of enquiries per applied for credit in the % of adverses % of adverses % of adverses that within the within the individual within last 3 months. that are defaults that contain both are bankruptcies or last 5 years last 5 years the last 5 years court actions **Baby Boomers** BORN 1946 - 1964 Credit Active Population Profile Of the credit active individuals we know: 23.5% of credit active 18.8% of individuals have consumer individuals have more directorships and average age 18.4 220.4 than one identity known and commercial credit proprietorships individuals of bureau file in years to Equifax information 8.4% of individuals have **Credit Activity** Of the adverses on file: an adverse on file 3.9 10.8 🗎 3.1 The average application 72.4% 10.1% 17.5% Equifax Score for consumer commercial average number individuals who have enquiries of enquiries per applied for credit in the enquiries % of adverses % of adverses % of adverses that within the individual within within the last 3 months. that are defaults that contain both are bankruptcies or last 5 years last 5 years the last 5 years court actions Generation X BORN 1965 - 1981 **Credit Active Population Profile** Of the credit active individuals we know: 35.3% of credit active individuals have more 21.3% of individuals have consumer directorships and average age 729.4 1.7 13.8 proprietorships individuals of bureau file than one identity known and commercial credit to Equifax information 13.3% of individuals have **Credit Activity** Of the adverses on file: an adverse on file 24.2 1.7 5.3 The average application 78.4% 10.2% 11.4% Equifax Score for commercial consumer average number individuals who have of enquiries per enquiries enquiries applied for credit in the % of adverses % of adverses % of adverses that within the within the individual within last 3 months. that are defaults are bankruptcies or that contain both last 5 years last 5 years the last 5 years court actions



© Copyright Equifax 2017 / 02

% of adverses

that are defaults

% of adverses that

contain both

% of adverses that

court actions

are bankruptcies or

individuals who have

last 3 months.

applied for credit in the

consumer

enquiries

within the

last 5 years

commercial

enquiries

within the

last 5 years

average number

of enquiries per

individual within

the last 5 years