24 September 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	23388338
Name:	Pedro Adrian Solomon
Date of birth:	12 January 1983
Gender:	Male
Driver's licence no.	5362462
Employer name:	LAING O ROURKE
Current address:	26 Kittyhawk Crescent, Kirwan, QLD 4817
Previous address:	140 Solomon Street, St Pauls Moa Island, QLD 4875

– Dash
Indicates either:
- account holder not yet started
- account holder ceased
- account closed
- account not opened yet
- no information reported

Consumer account
Commercial account
FinancialHardship account

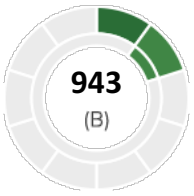
0 Current up to and including the grace period
1 Grace period to 29 days overdue
A - Temporary FHA

2 30 - 59 days overdue
3 60 - 89 days overdue
V - Variation FHA

4 90 - 119 days overdue
5 120 - 149 days overdue

6 150 - 179 days overdue
X 180 + days overdue

Report summary



Experian Consumer Risk Score V2

A score of **943** indicates that the applicant has a score that is better than or equal to **79%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	943



Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	4 ($1,109,000.00)
Bankruptcies	-
Total no. of open accounts	-

Judgements	-
Age of credit file	4840 days
Total no. of unique lender relationships	-
Age of youngest open account	-
Total no. of accounts in hardship	-

Defaults and enquiries

	No. of defaults	Paid defaults	No. of enquiries	Value of enquiries in		Time since last enquiry
				Last 3 months	Last 24 months	
All	-	-	4	-	$1,109,000.00	0 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	-	-	-	-
Credit Card	-	-	1	-	-	0 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	2	-	$1,108,000.00	10 months
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	1	-	$1,000.00	3 months

Small and Medium amount loans

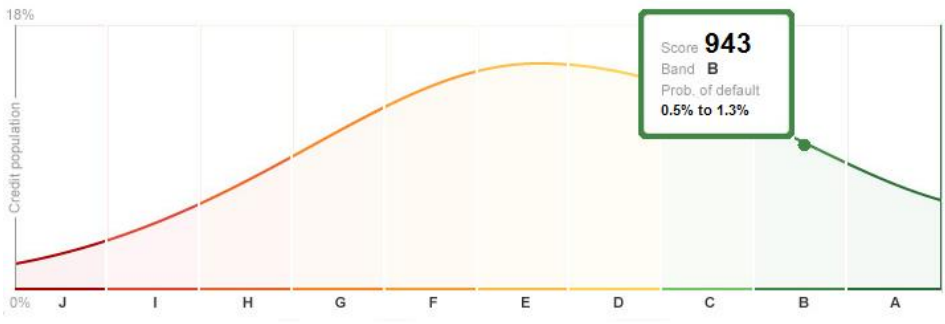
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
SubPrime	-	-	-	-	-	-	-	-	-	-

Accounts and repayments

	No. of accounts		Worst repayment status (all accounts)	
	All (Credit Exposure)	Closed in the last 24 months	Current	Last 24 months
All	**1 ($9,000.00)**	**1**	-	0
Auto Loan	- (-)	-	-	-
Personal Loan	- (-)	-	-	-
Credit Card	1 ($9,000.00)	1	-	0
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	- (-)	-	-	-
Telecommunications	- (-)	-	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	- (-)	-	-	-

Scores

Experian Consumer Risk Score V2



Band

Key influencing factors

- No Derogatory Information on Bureau
- Number of Lending Enquiries
- Number of Mortgage Enquiries
- Length of Account History

A score of **943** indicates that the applicant has a score that is better than or equal to **79%** of all consumers on the Experian database , and better than or equal to 83% of the applicants for **Other** on the Experian database.

Accounts

455701XXXXXX5301|2469340

Account type: Credit Card	**Current credit provider:** NAB GROUP	**Credit limit:** $9,000	**Account period:** 22 Jan 2009 to 13 Dec 2024 (190 months)
Security: Unsecured		**Payment type:** Principal and Interest	
Credit type: Revolving	**Industry:** Credit	**Term of loan:** XXX	**Last reported:** 2 Jan 2025
Relationship: Principal's Account			

Repayment History Information - Financial Hardship Information (RHI-FHI)

																				0	0	0	
Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
2026									**2025**												**2024**		

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
24 September 2026	CRE8 FINANCE PTY LTD, User 000001	757720260924123508	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
23 September 2026	NATIONAL AUSTRALIA BANK, User 000001	780334585	Revolving Credit	-	Principal	
15 June 2026	Ezy-way, User 000001	-	BNPL Facility	$1,000	Principal	
11 November 2025	Bankwest, User 000001	13786508-PROD1-P1	Real Estate Mortgage	$548,000	Principal	
23 July 2025	Bankwest, User 000001	13786508-PROD1-P1	Real Estate Mortgage	$560,000	Principal	

Public records

Company directorship

Current boards

Name	ACN	APAC ID	Status	Appointed	Source
PAG SOLOMON SMSF PTY LTD	685 249 996	116022408	REGD	11 Mar 2025	**Extract date:** 19 Mar 2025 **Data source:** ASIC

Appendix

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