16 July 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	15321605
Name:	Shane Charles Maginness
Date of birth:	24 December 1984
Gender:	Male
Driver's licence no.	BW5852
Employer name:	Woolworths
Current address:	24A Milne Terrace, Moonta, SA 5558

–
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

2 30 - 59 days overdue

3 60 - 89 days overdue

4 90 - 119 days overdue

5 120 - 149 days overdue

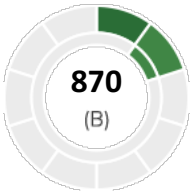
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Experian Consumer Risk Score V2

A score of **870** indicates that the applicant has a score that is better than or equal to **67%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	870

Current	0-3 months	0-24 months
0	0	0

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	- (-)
Bankruptcies	-
Total no. of open accounts	1

Judgements	-
Age of credit file	6134 days
Total no. of unique lender relationships	1
Age of youngest open account	48
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	-	-	-	-	-	-
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

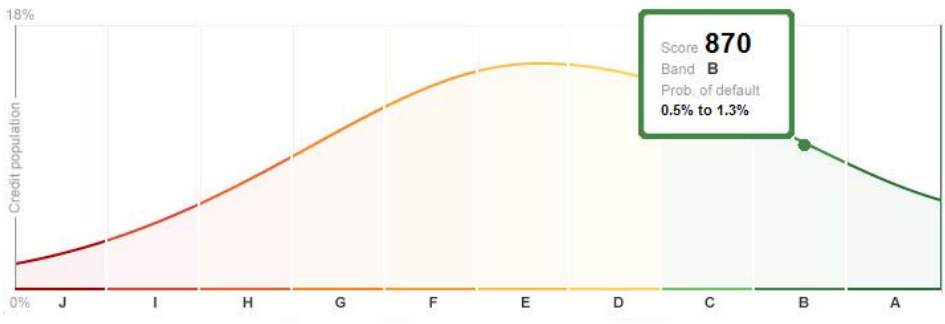
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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 ($7,814.00)**	-	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	1 ($7,814.00)	-	0	0
Credit Card	- (-)	-	-	-
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 Loan Accounts
- Demographic Profile

A score of **870** indicates that the applicant has a score that is better than or equal to **67%** of all consumers on the Experian database , and better than or equal to 71% of the applicants for **Other** on the Experian database.

Accounts

102685188

Account type:	Personal Loan (fixed term)	**Current credit provider:**	People First Bank	**Credit limit:**	$7,814	**Account period:**	6 Jul 2022 to Current (48 months)
Security:	Secured or Partially Secured			**Payment type:**	Principal and Interest		
Credit type:	Fixed	**Industry:**	Credit	**Term of loan:**	060	**Last reported:**	1 Jul 2026
Relationship:	Principal's Account			**Unit of Time:**	Months		

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
16 July 2026	CRE8 FINANCE PTY LTD, User 000001	795620260716052012	Other	-	Principal	

Appendix

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