15 September 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	19141896
Name:	Christopher James De-vreede
Date of birth:	5 September 1992
Gender:	Male
Driver's licence no.	101251442
Employer name:	SOJITZ BLUE PTY LTD
Current address:	19 Garnet Street, Emerald, QLD 4720
Previous address:	4 Dodd Drive, Emerald, QLD 4720

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

Consumer account

Commercial account

Financial Hardship 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

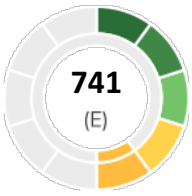
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

Report summary



Experian Consumer Risk Score V2

A score of **741** indicates that the applicant has a score that is better than or equal to **47%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	741

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	8 ($760,391.00)
Bankruptcies	-
Total no. of open accounts	2

Judgements	-
Age of credit file	5639 days
Total no. of unique lender relationships	1
Age of youngest open account	19
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	-	-	8	-	$613,401.00	5 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	5	-	$15,000.00	19 months
Credit Card	-	-	1	-	-	38 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	2	-	$598,401.00	5 months
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

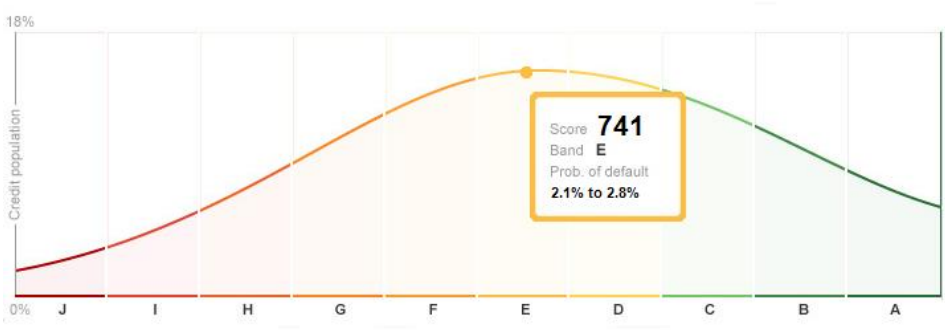
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	**5 ($81,186.00)**	**3**	0	0
Auto Loan	1 (-)	1	-	0
Personal Loan	3 ($50,986.00)	1	0	0
Credit Card	1 ($30,200.00)	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 Personal Loan Enquiries
- Number of Mortgage Enquiries
- Number of Lending Enquiries

A score of **741** indicates that the applicant has a score that is better than or equal to **47%** of all consumers on the Experian database , and better than or equal to 49% of the applicants for **Other** on the Experian database.

Accounts

885359511

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$12,660	Account period:	7 Feb 2025 to Current (19 months)
Security:	Unsecured			Payment type:	Principal and Interest		
Credit type:	Fixed	Industry:	Credit	Term of loan:	084	Last reported:	10 Sep 2026
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

1113079|01

Account type:	Personal Loan (fixed term)	Current credit provider:	Now Finance	Credit limit:	$0	Account period:	12 Apr 2024 to 22 Apr 2026 (24 months)
Security:	Unsecured			Payment type:	Principal and Interest		
Credit type:	Fixed	Industry:	Credit	Term of loan:	060	Last reported:	4 May 2026
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

470134476

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$38,326	Account period:	12 Feb 2024 to Current (31 months)
Security:	Unsecured			Payment type:	Principal and Interest		
Credit type:	Fixed	Industry:	Credit	Term of loan:	084	Last reported:	10 Sep 2026
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

320400XXXXXX3098|23850374

Account type:	Credit Card	Current credit provider:	Partner NAB LTD	Credit limit:	$30,200	Account period:	10 Jul 2023 to 11 Aug 2026 (37 months)
Security:	Unsecured			Payment type:	Principal and Interest		
Credit type:	Revolving	Industry:	Credit	Term of loan:	XXX	Last reported:	2 Sep 2026
Relationship:	Principal's Account						

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

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

H150813362109

Account type:	Auto Loan	**Current credit provider:**	Plenti Finance Pty Limited	**Credit limit:**	$0	**Account period:**	6 Dec 2022 to 20 Nov 2024 (23 months)
Security:	Secured or Partially Secured	**Industry:**	Credit	**Payment type:**	Principal and Interest	**Last reported:**	24 Dec 2024
Credit type:	Fixed			**Term of loan:**	084		
Relationship:	Principal's Account			**Unit of Time:**	Months		

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
15 September 2026	CRE8 FINANCE PTY LTD, User 000001	807620260915105749	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
24 March 2026	Bankwest, User 000001	14032068-PROD1-P1	Real Estate Mortgage	$598,400	Principal	
3 December 2025	COMMONWEALTH BANK OF AUSTRALIA - HOME LOANS, User 000002	000739152052	Real Estate Mortgage	$1	Principal	
6 February 2025	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	398689485 21	Loan Contract	$15,000	Principal	
10 April 2024	Now Finance, User 000001	1113079	Loan Contract	$21,990	Principal	
28 March 2024	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	398689485 21	Loan Contract	$25,000	Principal	
11 February 2024	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	398689485 21	Loan Contract	$50,000	Principal	
10 July 2023	Partner NAB Ltd, User 003000	20230710004635046	Revolving Credit	Unspecified	Principal	
9 December 2021	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 005000	000295259146	Loan Contract	$50,000	Principal	

Appendix

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