14 August 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	11818466
Name:	GRAHAM BENTLEY CHURCH
Date of birth:	16 February 1980
Gender:	Male
Driver's licence no.	054239045
Employer name:	National Hearing Nhc
Current address:	27 Eva Street, Malvern, VIC 3144
Previous address:	U 14/19 Harlington Avenue, Eltham, VIC 3095

–
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

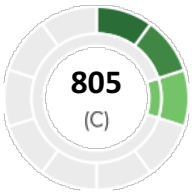
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

Report summary



Experian Consumer Risk Score V2

A score of **805** indicates that the applicant has a score that is better than or equal to **57%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	805

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	5 ($163,586.25)
Bankruptcies	-
Total no. of open accounts	3

Judgements	-
Age of credit file	6673 days
Total no. of unique lender relationships	2
Age of youngest open account	0
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	-	-	5	$15,253.00	$15,253.00	0 months
Auto Loan	-	-	1	-	-	39 months
Personal Loan	-	-	3	$15,253.00	$15,253.00	0 months
Credit Card	-	-	1	-	-	27 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

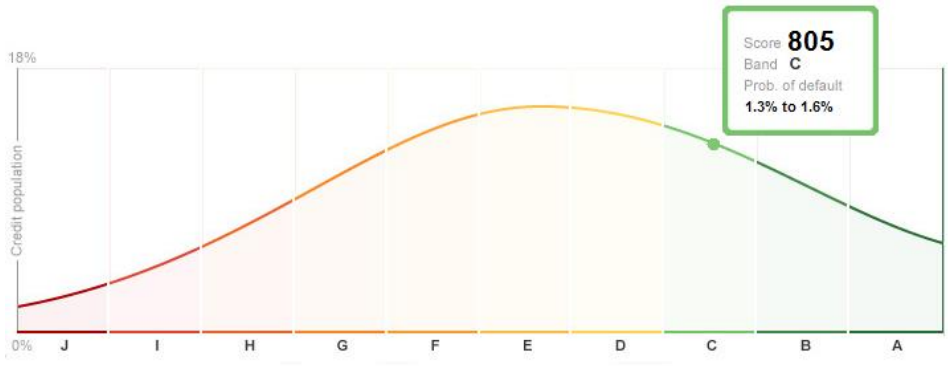
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	**4 ($28,413.00)**	**1**	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	2 ($15,413.00)	1	0	0
Credit Card	2 ($13,000.00)	-	0	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
- Demographic Profile
- Number of Loan Accounts

A score of **805** indicates that the applicant has a score that is better than or equal to **57%** of all consumers on the Experian database , and better than or equal to 60% of the applicants for **Other** on the Experian database.

Accounts

474938842

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$15,413	Account period:	22 Jul 2026 to Current (0 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Aug 2026
Credit type:	Fixed			Term of loan:	048		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

456468xxxxxx6494|309675422

Account type:	Credit Card	Current credit provider:	AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD	Credit limit:	$10,000	Account period:	15 May 2024 to Current (26 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Not applicable	Last reported:	4 Aug 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
	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			

470234514

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$0	Account period:	1 Mar 2024 to 27 Jul 2026 (28 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Aug 2026
Credit type:	Fixed			Term of loan:	036		
Relationship:	Principal's Account			Unit of Time:	Months		

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

Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
	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			

535316XXXXXX7734|58277251

Account type:	Credit Card	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$3,000	Account period:	2 Jul 2018 to Current (97 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Aug 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
	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			

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
14 August 2026	CRE8 FINANCE PTY LTD, User 000001	807820260814043319	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
22 July 2026	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	149420943 21	Loan Contract	$15,253	Principal	
2 May 2024	AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD, User 000001	2431238321431	Revolving Credit	$10,000	Principal	
1 March 2024	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	149420943 21	Loan Contract	$20,000	Principal	
26 June 2023	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	149420943 21	Loan Contract	$60,000	Principal	
21 April 2023	TOYOTA FINANCE AUSTRALIA LIMITED, User 000001	AP-1102821	Loan Contract	$58,333	Principal	

Public records

Company directorship

Previous boards

Name	ACN	APAC ID	Status	Appointed	Ceased	Source
IC MEGA AUSTRALIA PTY LTD	123 806 879	113932234	DRGD	6 Feb 2007	9 Feb 2010	**Extract date:** **28 Apr 2015** **Data source:** **ASIC**

Appendix

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