03 July 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	15127864
Name:	Brad J Ludlow
Date of birth:	27 July 1978
Gender:	Male
Driver's licence no.	40147167
Employer name:	ROCHE MINING
Current address:	121 Richardson Road, Sugarloaf, QLD 4800
Previous address:	27 Sunset Drive, Jubilee Pocket, QLD 4802

–
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

2 30 - 59 days overdue

3 60 - 89 days overdue

4 90 - 119 days overdue

5 120 - 149 days overdue

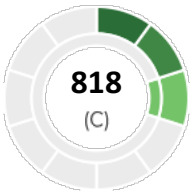
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Experian Consumer Risk Score V2

A score of **818** indicates that the applicant has a score that is better than or equal to **59%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	818

0	0	2
Current	0-3 months	0-24 months

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	- (-)
Bankruptcies	-
Total no. of open accounts	3

Judgements	-
Age of credit file	6150 days
Total no. of unique lender relationships	3
Age of youngest open account	62
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

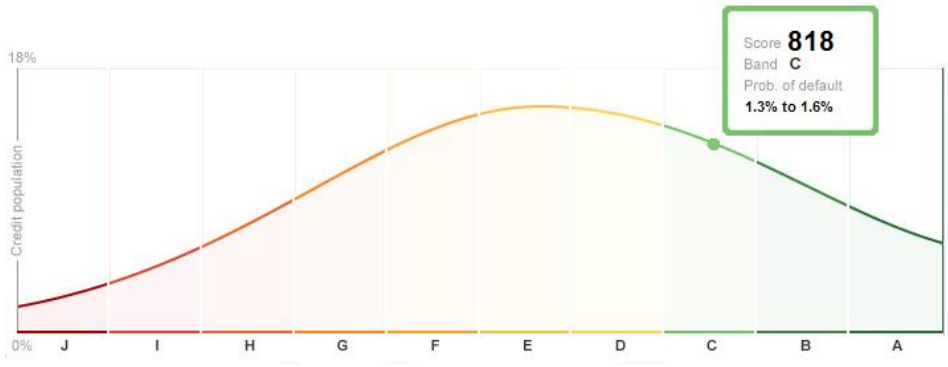
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	**4 ($21,341.00)**	**1**	0	2
Auto Loan	- (-)	-	-	-
Personal Loan	1 ($10,341.00)	-	-	0
Credit Card	3 ($11,000.00)	1	0	2
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	- (-)	-	-	-
Telecommunications	- (-)	-	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	- (-)	-	-	-

Scores

Experian Consumer Risk Score V2



Band

Key influencing factors

- Number of Credit Enquiries
- Recency of Overdue Payments
- Payment Patterns over the Past 24 Months
- Number of Mortgage Accounts

A score of **818** indicates that the applicant has a score that is better than or equal to **59%** of all consumers on the Experian database , and better than or equal to 63% of the applicants for **Other** on the Experian database.

Accounts

456462xxxxxx9689|309362926

Account type:	Credit Card	Current credit provider:	AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD	Credit limit:	$5,000	Account period:	27 Apr 2021 to Current (62 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Not applicable	Last reported:	1 Jul 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

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

350638901|16256580

Account type:	Personal Loan (fixed term)	Current credit provider:	NAB GROUP	Credit limit:	$10,341	Account period:	26 Aug 2020 to Current (70 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	2 Jun 2026
Credit type:	Fixed			Term of loan:	084		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

601073XXXXXX7701|34235743

Account type:	Credit Card	Current credit provider:	Latitude Finance Australia	Credit limit:	$6,000	Account period:	28 Jun 2002 to Current (288 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	17 Jun 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
		0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	0	0	2	1	0	0
2026							2025												2024				

503946XXXXXX7103|2508684

Account type:	Credit Card	Current credit provider:	Latitude Finance Australia	Credit limit:	$0	Account period:	28 Jun 2002 to 18 Nov 2025 (280 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	19 Nov 2025
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
3 July 2026	CRE8 FINANCE PTY LTD, User 000001	822820260703093953	Other	-	Principal	

Appendix

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