21 June 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	56890542
Name:	KRISTY BUGLER
Date of birth:	16 February 1981
Gender:	U
Driver's licence no.	062953138
Current address:	17 Sandpiper Crescent, 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

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

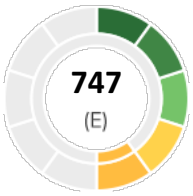
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Experian Consumer Risk Score V2

A score of **747** indicates that the applicant has a score that is better than or equal to **48%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	747

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

Judgements	-
Age of credit file	3091 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	**-**	**-**	**1**	**-**	**$1,000.00**	**12 months**
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	-	-	-	-
Credit Card	-	-	1	-	$1,000.00	12 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

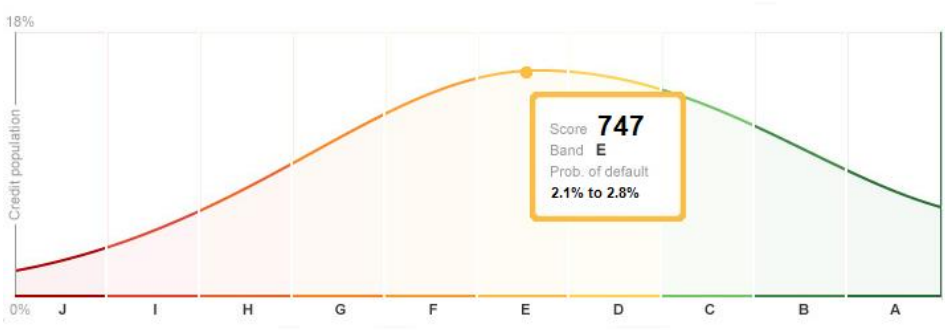
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-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

Scores

Experian Consumer Risk Score V2



Band

Key influencing factors

- No Derogatory Information on Bureau
- Demographic Profile
- Number of Lending Enquiries
- Number of Recent Credit Enquiries

A score of **747** indicates that the applicant has a score that is better than or equal to **48%** of all consumers on the Experian database , and better than or equal to 50% of the applicants for **Other** on the Experian database.

Accounts

62116444183

Account type:	Telecommunications Services	Current credit provider:	OPTUS	Payment type:	Not applicable	Account period:	25 Jun 2017 to 18 Apr 2026 (105 months)
Security:	Unsecured						
Credit type:	Revolving	Industry:	Telco	Term of loan:	XXX	Last reported:	28 Apr 2026
Relationship:	Principal's Account						

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
21 June 2026	CRE8 FINANCE PTY LTD, User 000001	82282026062106443 2	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
24 May 2025	Ezy-way, User 000001	-	Revolving Credit	$1,000	Principal	

Appendix

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