26 August 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

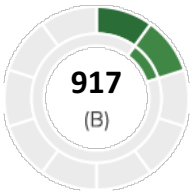
Consumer ID:	23558818
Name:	Belinda Ann Artates
Date of birth:	11 January 1985
Gender:	Female
Driver's licence no.	080493031
Employer name:	Suncorp
Current address:	1 Hobson Place, Boronia Heights, QLD 4124
Previous address:	14 Standford Place, Regents Park, QLD 4118

– 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 **917** indicates that the applicant has a score that is better than or equal to **75%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	917

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	2 ($694,000.00)
Bankruptcies	-
Total no. of open accounts	1

Judgements	-
Age of credit file	4781 days
Total no. of unique lender relationships	1
Age of youngest open account	25
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	-	-	2	-	-	29 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	1	-	-	55 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	1	-	-	29 months
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

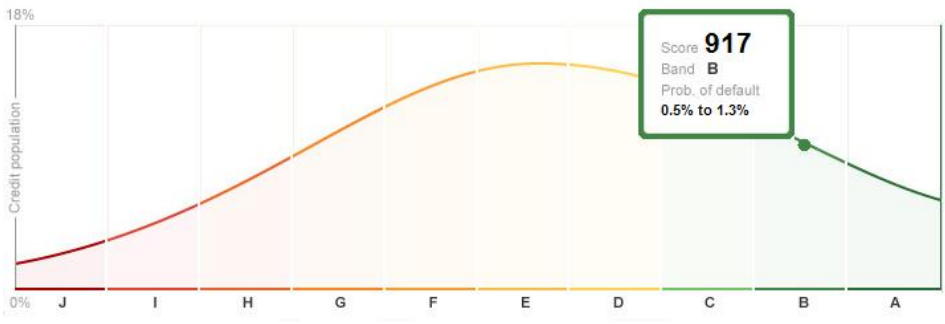
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	**2 ($639,836.00)**	**1**	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	1 (-)	1	-	0
Credit Card	- (-)	-	-	-
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	1 ($639,836.00)	-	0	0
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 Mortgage Accounts
- Number of Recent Credit Enquiries

A score of **917** indicates that the applicant has a score that is better than or equal to **75%** of all consumers on the Experian database , and better than or equal to 78% of the applicants for **Other** on the Experian database.

Accounts

4321875059

Account type:	Real Property Mortgage	**Current credit provider:**	BANKWEST	**Credit limit:**	$639,836	**Account period:**	12 Jul 2024 to Current (25 months)
Security:	Secured or Partially Secured	**Industry:**	Credit	**Payment type:**	Principal and Interest	**Last reported:**	18 Aug 2026
Credit type:	Fixed			**Term of loan:**	360		
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**			

922902537|17785098

Account type:	Personal Loan (fixed term)	**Current credit provider:**	NAB GROUP	**Credit limit:**	$0	**Account period:**	11 Jan 2022 to 15 Nov 2024 (34 months)
Security:	Unsecured	**Industry:**	Credit	**Payment type:**	Principal and Interest	**Last reported:**	6 Jan 2025
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
2026								**2025**												**2024**			

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
26 August 2026	CRE8 FINANCE PTY LTD, User 000001	835120260826034343	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
7 March 2024	Bankwest, User 000001	13450411-PROD1-P2	Real Estate Mortgage	$680,000	Joint	
4 January 2022	NATIONAL AUSTRALIA BANK, User 000001	377092918	Loan Contract	$14,000	Principal	

Appendix

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