26 August 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

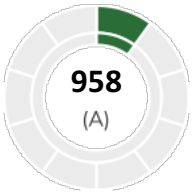
Consumer ID:	54816229
Name:	Christian Allen Manalo Artates
Date of birth:	21 December 1980
Gender:	Male
Driver's licence no.	069288137
Employer name:	Department Of Education
Current address:	1 Hobson Place, Boronia Heights, QLD 4124

– 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 **958** indicates that the applicant has a score that is better than or equal to **82%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	958

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	1 ($680,000.00)
Bankruptcies	-
Total no. of open accounts	1

Judgements	-
Age of credit file	3629 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	-	-	1	-	-	29 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	1	-	-	29 months
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

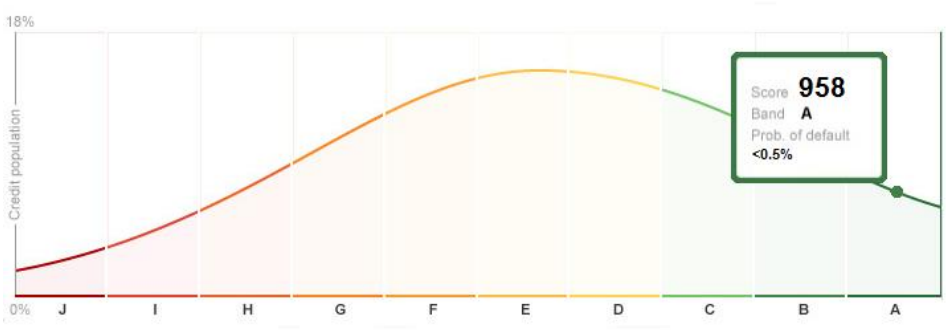
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	1 ($639,836.00)	-	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	- (-)	-	-	-
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
- Recency of Previous Credit Enquiry
- Number of Lending Enquiries
- Number of Mortgage Accounts

A score of **958** indicates that the applicant has a score that is better than or equal to **82%** of all consumers on the Experian database , and better than or equal to 86% 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			**Payment type:**	Principal and Interest		
Credit type:	Fixed	**Industry:**	Credit	**Term of loan:**	360	**Last reported:**	18 Aug 2026
Relationship:	Principal's Account			**Unit of Time:**	Months		

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
26 August 2026	CRE8 FINANCE PTY LTD, User 000001	835120260826034322	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
7 March 2024	Bankwest, User 000001	13450411-PROD1-P1	Real Estate Mortgage	$680,000	Joint	

Appendix

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