13 June 2026

# Experian Consumer Access Report with ECRS v2

For consumer purpose

## Personal details:

| | |
|---|---|
| Consumer ID: | 53285307 |
| Name: | Lenard William Carvell |
| Date of birth: | 7 July 1977 |
| Gender: | Male |
| Driver's licence no. | 11919850 |
| Employer name: | COTTON SEED DISTRIBUTORS |
| Current address: | 165 Hill Street, Muswellbrook, NSW 2333 |
| Previous address: | 17 Jeans Street, Muswellbrook, NSW 2333 |

–
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

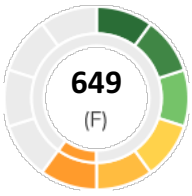
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

# Report summary




## Experian Consumer Risk Score V2

A score of **649** indicates that the applicant has a score that is better than or equal to **30%** of all consumers on the Experian database.

| | |
|---|---|
| Experian Consumer Risk Score V2 | 649 |

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

| Overview | |
|---|---|
| Adverse | - |
| Defaults (Total amount) | - (-) |
| Enquiries (Total amount) | 6 ($34,126.00) |
| Bankruptcies | - |
| Total no. of open accounts | 3 |

| | |
|---|---|
| Judgements | - |
| Age of credit file | 3925 days |
| Total no. of unique lender relationships | 3 |
| Age of youngest open account | 27 |
| 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** | - | - | 6 | - | $24,126.00 | 8 months |
| Auto Loan | - | - | - | - | - | - |
| Personal Loan | - | - | 4 | - | $24,126.00 | 8 months |
| Credit Card | - | - | 2 | - | - | 9 months |
| Charge Card | - | - | - | - | - | - |
| Equipment Hire Or Rental | - | - | - | - | - | - |
| Mortgage | - | - | - | - | - | - |
| Telecommunications | - | - | - | - | - | - |
| Utilities | - | - | - | - | - | - |
| Others | - | - | - | - | - | - |
| BNPL | - | - | - | - | - | - |

## Small and Medium amount loans

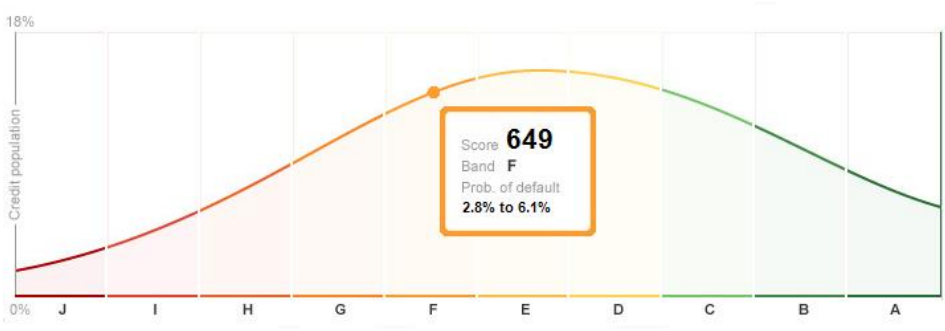
| Loan type | No. of enquiries made | | | No. of accounts opened | | | Limit of open accounts | Worst payments status (all accounts) | Total defaults | Paid defaults |
|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Within 0-14 days | Within 0-30 days | Total | Within 0-14 days | Within 0-30 days | | | | |
| Small Amount Loan | 1 | - | - | - | - | - | - | - | - | - |
| Medium Amount Loan | - | - | - | - | - | - | - | - | - | - |
| SubPrime | 4 | - | - | - | - | - | - | - | - | - |

## 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** | **3 ($35,639.00)** | - | 0 | 0 |
| Auto Loan | 1 ($10,932.00) | - | - | 0 |
| Personal Loan | 1 ($19,707.00) | - | 0 | 0 |
| Credit Card | 1 ($5,000.00) | - | 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 Low Value Credit Enquiries
- Number of Lending Enquiries
- Length of Account History

A score of **649** indicates that the applicant has a score that is better than or equal to **30%** of all consumers on the Experian database , and better than or equal to 18% of the applicants for **Other** on the Experian database.

# Accounts

## 733541496

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Personal Loan (fixed term) | Current credit provider: | AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD | Credit limit: | $19,707 | Account period: | 7 Mar 2024 to Current (27 months) |
| Security: | Unsecured | Industry: | Credit | Payment type: | Principal and Interest | Last reported: | 2 Jun 2026 |
| Credit type: | Fixed | | | Term of loan: | 096 | | |
| Relationship: | Principal's Account | | | Unit of Time: | Months | | |

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

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

## H915289459194

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Auto Loan | Current credit provider: | Plenti Finance Pty Limited | Credit limit: | $10,932 | Account period: | 31 Aug 2021 to Current (57 months) |
| Security: | Secured or Partially Secured | Industry: | Credit | Payment type: | Principal and Interest | Last reported: | 20 May 2026 |
| Credit type: | Fixed | | | Term of loan: | 084 | | |
| Relationship: | Principal's Account | | | Unit of Time: | Months | | |

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

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

## 455702XXXXXX2841|1568379

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Credit Card | Current credit provider: | NAB GROUP | Credit limit: | $5,000 | Account period: | 27 Oct 2006 to Current (235 months) |
| Security: | Unsecured | Industry: | Credit | Payment type: | Principal and Interest | Last reported: | 2 Jun 2026 |
| Credit type: | Revolving | | | Term of loan: | XXX | | |
| Relationship: | Principal's Account | | | | | | |

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

| Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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** | |
| 13 June 2026 | CRE8 FINANCE PTY LTD, User 000001 | 83982026061305051 3 | Other | - | Principal | |

# Enquiries

| Enquiries | | | | | | |
|---|---|---|---|---|---|---|
| **Date** | **Organisation** | **Cust. Ref.** | **Type** | **Amount** | **Obligation** | |
| 20 September 2025 | IPF DIGITAL, User 000001 | 569800922455267ffffff9d06f9f45 | Loan Contract | Unspecified | Principal | |
| 19 September 2025 | Nimble Australia Pty Ltd, User 000001 | C1112138 | Loan Contract | $2,000 | Principal | |
| 14 August 2025 | Credit Corp Financial Services Pty Limited, User 001000 | 15255874 | Revolving Credit | - | Principal | |
| 20 March 2025 | AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD, User 005000 | 0000130963020 | Loan Contract | $22,126 | Principal | |
| 4 March 2024 | AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD, User 000001 | 0000130814292 | Loan Contract | $10,000 | Principal | |
| 1 February 2023 | Credit Corp Financial Services Pty Limited, User 001000 | 13768060 | Revolving Credit | - | Principal | |

# Appendix

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| | |
|---|---|
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| Email | ClientSupportAUNZ@Experian.com |
| Telephone | 1300 784 134 or 02 8405 3379 |
| Fax | |
| Website | experian.com.au |

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