21 June 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	13838285
Name:	Scott Boyce
Date of birth:	30 June 1978
Gender:	Male
Driver's licence no.	013305156
Employer name:	CPB
Current address:	9 Breakwater Road, Robina, QLD 4226
Previous address:	10 Stone Road, Gembrook, VIC 3783

– 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

A - Temporary FHA

2 30 - 59 days overdue

3 60 - 89 days overdue

V - Variation FHA

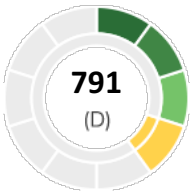
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

Report summary



Experian Consumer Risk Score V2

A score of **791** indicates that the applicant has a score that is better than or equal to **55%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	791

0	0	1
Current	0-3 months	0-24 months

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	5 ($72,000.00)
Bankruptcies	-
Total no. of open accounts	3

Judgements	-
Age of credit file	6317 days
Total no. of unique lender relationships	3
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	-	-	5	-	-	26 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	3	-	-	33 months
Credit Card	-	-	1	-	-	26 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	1	-	-	45 months
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

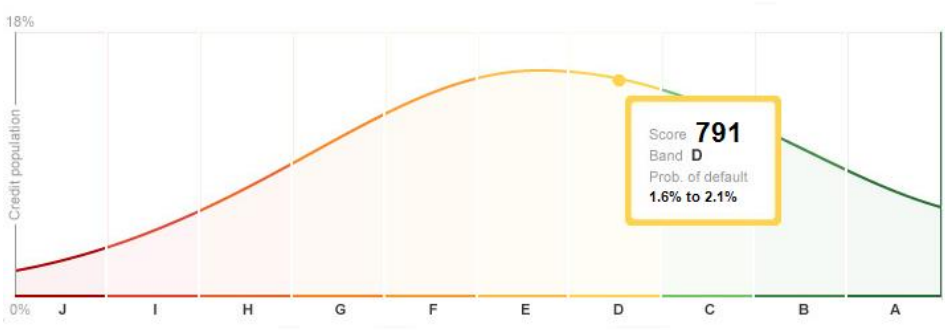
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	**3 ($52,626.00)**	-	0	1
Auto Loan	1 ($30,026.00)	-	0	0
Personal Loan	- (-)	-	-	-
Credit Card	1 ($22,100.00)	-	0	1
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
- Payment Patterns over the Past 24 Months
- Recency of Overdue Payments
- Length of Account History

A score of **791** indicates that the applicant has a score that is better than or equal to **55%** of all consumers on the Experian database , and better than or equal to 58% of the applicants for **Other** on the Experian database.

Accounts

101401XXXXXX2140|24716865

Account type:	Credit Card	Current credit provider:	Partner NAB LTD	Credit limit:	$22,100	Account period:	2 May 2024 to Current (25 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	1	0	0	0	0	0	0	0
2026						2025												2024					

4363470

Account type:	Auto Loan	Current credit provider:	Liberty Financial Pty Ltd	Credit limit:	$30,026	Account period:	8 Sep 2023 to Current (33 months)
Security:	Secured or Partially Secured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	22 May 2026
Credit type:	Fixed			Term of loan:	060		
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					

485800443F0001|485800443

Account type:	Overdraft	Current credit provider:	AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD	Credit limit:	$500	Account period:	11 Apr 2008 to Current (218 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Not applicable	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**	
21 June 2026	CRE8 FINANCE PTY LTD, User 000001	857120260621054642	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
18 April 2024	Partner NAB Ltd, User 003000	20240418005098627	Revolving Credit	Unspecified	Principal	
29 August 2023	Now Finance, User 000001	1035829	Loan Contract	$50,000	Principal	
1 June 2023	PEPPER MONEY PERSONAL LOAN, User 000001	1014409	Loan Contract	$7,000	Joint	
31 August 2022	ENERGY AUSTRALIA PTY LTD, User 000001	CCB908351102436	Utilities	-	Principal	
17 October 2021	PEPPER MONEY PERSONAL LOAN, User 000001	907603	Loan Contract	$15,000	Joint	

Appendix

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