23 July 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

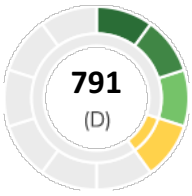
Consumer ID:	13838285
Name:	Scott Boyce
Date of birth:	30 June 1978
Gender:	Male
Driver's licence no.	013305156
Employer name:	CPB
Current address:	9 Breakwater Road, Robina, QLD 4226
Previous address:	10 Stone Road, Gembrook, VIC 3783

– 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
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 **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	6349 days
Total no. of unique lender relationships	3
Age of youngest open account	26
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	-	-	27 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	3	-	-	34 months
Credit Card	-	-	1	-	-	27 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	1	-	-	46 months
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

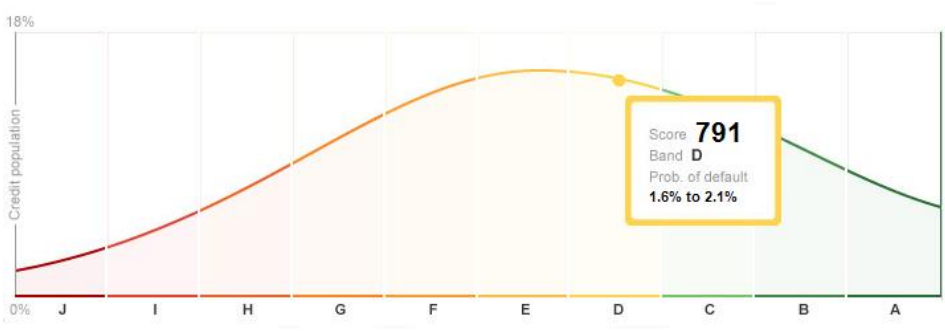
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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 ($51,734.00)**	-	0	1
Auto Loan	1 ($29,134.00)	-	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 (26 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	2 Jul 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	
Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	
2026							2025												2024					

4363470

Account type:	Auto Loan	Current credit provider:	Liberty Financial Pty Ltd	Credit limit:	$29,134	Account period:	8 Sep 2023 to Current (34 months)
Security:	Secured or Partially Secured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	26 Jun 2026
Credit type:	Fixed			Term of loan:	060		
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	
Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	
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 (219 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Not applicable	Last reported:	1 Jul 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
23 July 2026	CRE8 FINANCE PTY LTD, User 000001	857120260723033203	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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