14 July 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	16194841
Name:	JASON PAUL PEAK
Date of birth:	25 January 1972
Gender:	Male
Driver's licence no.	15039276
Employer name:	University Of New England
Current address:	6 Gill Court, Bundamba, QLD 4304
Previous address:	83 Thompson Road, Donald Creek, NSW 2350

–
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

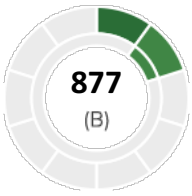
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

Report summary



Experian Consumer Risk Score V2

A score of **877** indicates that the applicant has a score that is better than or equal to **69%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	877

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	2 ($98,500.00)
Bankruptcies	-
Total no. of open accounts	2

Judgements	-
Age of credit file	6012 days
Total no. of unique lender relationships	2
Age of youngest open account	35
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	-	-	35 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	2	-	-	35 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

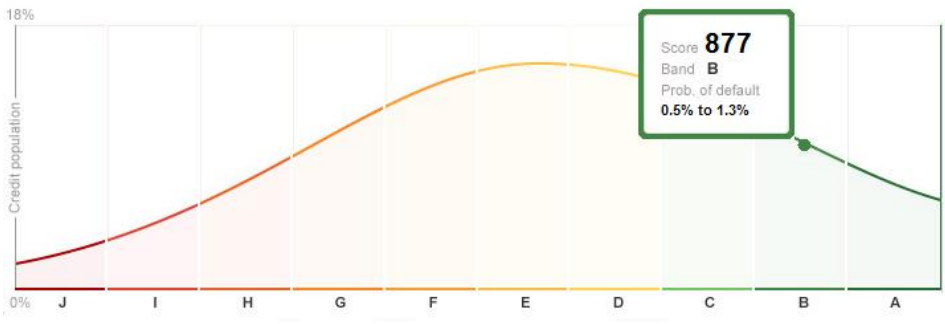
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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 ($40,299.00)**	-	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	1 ($28,299.00)	-	-	0
Credit Card	1 ($12,000.00)	-	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 Lending Enquiries
- Length of Account History
- Number of Loan Accounts

A score of **877** indicates that the applicant has a score that is better than or equal to **69%** of all consumers on the Experian database , and better than or equal to 72% of the applicants for **Other** on the Experian database.

Accounts

037080426237

Account type:	Personal Loan (fixed term)	**Current credit provider:**	WESTPAC	**Credit limit:**	$28,299
Security:	Secured or Partially Secured	**Industry:**	Credit	**Payment type:**	Principal and Interest
Credit type:	Fixed			**Term of loan:**	060
Relationship:	Principal's Account			**Unit of Time:**	Months

Account period: 21 Jul 2023 to Current (35 months)

Last reported: 23 Jun 2026

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

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

552350XXXXXX9444|65886191

Account type:	Credit Card	**Current credit provider:**	COMMONWEALTH BANK	**Credit limit:**	$12,000
Security:	Unsecured	**Industry:**	Credit	**Payment type:**	Principal and Interest
Credit type:	Revolving			**Term of loan:**	XXX
Relationship:	Principal's Account				

Account period: 1 Oct 1991 to Current (417 months)

Last reported: 10 Jul 2026

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

Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
	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**	
14 July 2026	CRE8 FINANCE PTY LTD, User 000001	869920260714041006	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
21 July 2023	Westpac Personal Loan, User 000001	P401827270	Loan Contract	$58,500	Principal	
22 June 2023	Westpac Personal Loan, User 000001	P401827270	Loan Contract	$40,000	Principal	

Public records

Company directorship

Current boards

Name	ACN	APAC ID	Status	Appointed	Source
J PEAK ELECTRICAL CONTRACTING PTY LTD	097 692 889	102148450	REGD	1 Aug 2001	**Extract date:** 27 Jan 2010 **Data source:** ASIC

Appendix

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