20 August 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	20883455
Name:	Lucinda Ada Lehman
Date of birth:	28 July 1980
Gender:	Female
Driver's licence no.	057634245
Employer name:	UNKNOWN
Current address:	10 Stuart Street, The Basin, VIC 3154
Previous address:	2 Begonia Avenue, Bayswater, VIC 3153

– 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

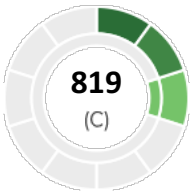
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

Report summary



Experian Consumer Risk Score V2

A score of **819** indicates that the applicant has a score that is better than or equal to **60%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	819

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	3 ($41,000.00)
Bankruptcies	-
Total no. of open accounts	3

Judgements	-
Age of credit file	5316 days
Total no. of unique lender relationships	2
Age of youngest open account	16
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	-	-	3	-	$11,000.00	7 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	2	-	$11,000.00	16 months
Credit Card	-	-	1	-	-	7 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

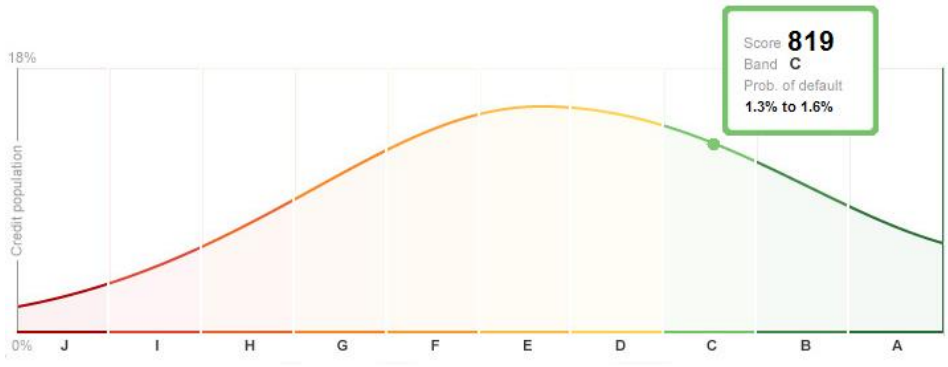
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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 ($694,382.00)**	-	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	2 ($22,391.00)	-	0	0
Credit Card	- (-)	-	-	-
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	1 ($671,991.00)	-	0	0
Telecommunications	- (-)	-	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	- (-)	-	-	-

Scores

Experian Consumer Risk Score V2



Band

Key influencing factors

- No Derogatory Information on Bureau
- Number of Lending Enquiries
- Number of Loan Accounts
- Number of Mortgage Accounts

A score of **819** indicates that the applicant has a score that is better than or equal to **60%** of all consumers on the Experian database , and better than or equal to 63% of the applicants for **Other** on the Experian database.

Accounts

790678376

Account type:	Personal Loan (fixed term)	**Current credit provider:**	COMMONWEALTH BANK	**Credit limit:**	$9,089	**Account period:**	16 Apr 2025 to Current (16 months)
Security:	Unsecured			**Payment type:**	Principal and Interest		
Credit type:	Fixed	**Industry:**	Credit	**Term of loan:**	060	**Last reported:**	10 Aug 2026
Relationship:	Principal's Account			**Unit of Time:**	Months		

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

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

4321672382

Account type:	Real Property Mortgage	**Current credit provider:**	BANKWEST	**Credit limit:**	$671,991	**Account period:**	30 Oct 2023 to Current (33 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)

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

787855167

Account type:	Personal Loan (fixed term)	**Current credit provider:**	COMMONWEALTH BANK	**Credit limit:**	$13,302	**Account period:**	20 May 2022 to Current (51 months)
Security:	Unsecured			**Payment type:**	Principal and Interest		
Credit type:	Fixed	**Industry:**	Credit	**Term of loan:**	084	**Last reported:**	10 Aug 2026
Relationship:	Principal's Account			**Unit of Time:**	Months		

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

Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
	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**	
20 August 2026	CRE8 FINANCE PTY LTD, User 000001	872620260820120234	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
10 January 2026	COMMONWEALTH BANK OF AUSTRALIA - CREDIT CARDS, User 000002	443994328	Revolving Credit	-	Principal	
14 April 2025	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	443994328 21	Loan Contract	$11,000	Principal	
20 May 2022	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	443994328 21	Loan Contract	$30,000	Principal	

Appendix

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