20 August 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	9234436
Name:	Simon Mark Lehman
Date of birth:	1 June 1981
Gender:	Male
Driver's licence no.	055561620
Employer name:	Anz
Current address:	10 Stuart Street, The Basin, VIC 3154
Previous address:	17 Currawa Drive, Boronia, VIC 3155

–
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

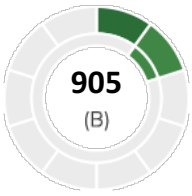
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

Report summary



Experian Consumer Risk Score V2

A score of **905** indicates that the applicant has a score that is better than or equal to **73%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	905

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	7 ($31,092.00)
Bankruptcies	-
Total no. of open accounts	4

Judgements	-
Age of credit file	7173 days
Total no. of unique lender relationships	2
Age of youngest open account	7
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	-	-	7	-	$4,000.00	7 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	1	-	-	53 months
Credit Card	-	-	3	-	$4,000.00	7 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	3	-	-	44 months
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

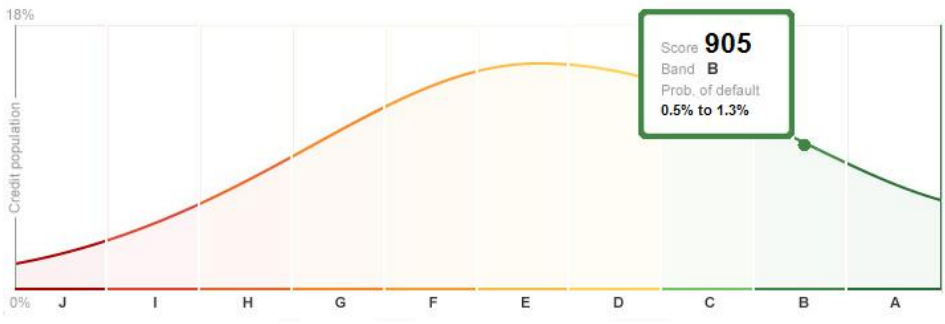
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	**4 ($673,991.00)**	-	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	- (-)	-	-	-
Credit Card	1 ($2,000.00)	-	0	0
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	1 ($671,991.00)	-	0	0
Telecommunications	2 (-)	-	-	-
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 Mortgage Accounts

A score of **905** indicates that the applicant has a score that is better than or equal to **73%** of all consumers on the Experian database , and better than or equal to 76% of the applicants for **Other** on the Experian database.

Accounts

543568XXXXXX3217|1388951

Account type:	Credit Card	Current credit provider:	BANKWEST	Credit limit:	$2,000	Account period:	13 Jan 2026 to Current (7 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	1 Aug 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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																
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	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	18 Aug 2026
Credit type:	Fixed			Term of loan:	360		
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			

62350995940

Account type:	Telecommunications Services	Current credit provider:	OPTUS	Payment type:	Not applicable	Account period:	4 Nov 2022 to Current (45 months)
Security:	Unsecured	Industry:	Telco	Term of loan:	XXX	Last reported:	14 Oct 2025
Credit type:	Revolving						
Relationship:	Principal's Account						

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
2026								2025												2024			

62186559480

Account type:	Telecommunications Services	Current credit provider:	OPTUS	Payment type:	Not applicable	Account period:	24 Jun 2007 to Current (229 months)
Security:	Unsecured	Industry:	Telco	Term of loan:	XXX	Last reported:	14 Oct 2025
Credit type:	Revolving						
Relationship:	Principal's Account						

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
2026								2025												2024			

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
20 August 2026	CRE8 FINANCE PTY LTD, User 000001	872620260820120208	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
10 January 2026	Bankwest, User 000001	13956282-PROD1-P1	Revolving Credit	$2,000	Principal	
17 May 2025	AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD, User 005000	2531379710290	Revolving Credit	$2,000	Principal	
26 January 2024	Bankwest, User 005000	31025389	Revolving Credit	$2,000	Principal	
30 November 2022	FOXTEL MANAGEMENT LIMITED, User 001000	120B176206	Telecommunications	-	Principal	
21 November 2022	OPTUS, User 000001	363599345XDDH2_1	Telecommunications	-	Principal	
5 November 2022	OPTUS, User 000001	35994152059HM2_1	Telecommunications	-	Principal	
21 February 2022	AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD, User 000001	0000130629478	Loan Contract	$25,092	Principal	

Appendix

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