17 July 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	17871223
Name:	BEAU EVAN CRAVEN
Date of birth:	28 August 1984
Gender:	Male
Driver's licence no.	098042301
Employer name:	Wesfil Australia Pty Ltd
Current address:	44 Ngungun Crescent, Glass House Mountains, QLD 4518

– 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

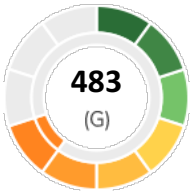
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

Report summary



Experian Consumer Risk Score V2

A score of **483** indicates that the applicant has a score that is better than or equal to **16%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	483

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	6 ($58,285.00)
Bankruptcies	-
Total no. of open accounts	3

Judgements	-
Age of credit file	5773 days
Total no. of unique lender relationships	3
Age of youngest open account	3
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	**-**	**-**	**6**	**$4,000.00**	**$58,285.00**	**2 months**
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	4	$4,000.00	$58,285.00	2 months
Credit Card	-	-	1	-	-	5 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	1	-	-	7 months

Small and Medium amount loans

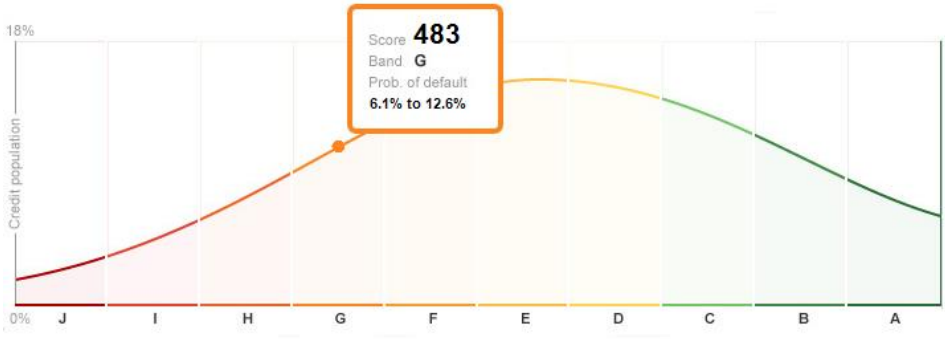
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	1	-	-	-	-	-	-	-	-	-
SubPrime	1	-	-	-	-	-	-	-	-	-

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	**7 ($46,691.00)**	**4**	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	6 ($41,691.00)	4	0	0
Credit Card	1 ($5,000.00)	-	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 Low Value Credit Enquiries
- Number of Lending Enquiries
- Number of Personal Loan Enquiries

A score of **483** indicates that the applicant has a score that is better than or equal to **16%** of all consumers on the Experian database , and better than or equal to 8% of the applicants for **Other** on the Experian database.

Accounts

10002815882

Account type:	Personal Loan (fixed term)	Current credit provider:	MONEYME FINANCIAL GROUP PTY LTD	Credit limit:	$4,819	Account period:	23 Mar 2026 to Current (3 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	17 Jun 2026
Credit type:	Fixed			Term of loan:	036		
Relationship:	Principal's Account			Unit of Time:	Months		

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																			
2026							2025												2024				

535316XXXXXX7768|92854663

Account type:	Credit Card	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$5,000	Account period:	27 Jan 2026 to Current (5 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Jul 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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																	
2026							2025												2024				

1367159|01

Account type:	Personal Loan (fixed term)	Current credit provider:	Now Finance	Credit limit:	$36,868	Account period:	14 Jan 2026 to Current (6 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	6 Jul 2026
Credit type:	Fixed			Term of loan:	060		
Relationship:	Principal's Account			Unit of Time:	Months		

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																	
2026							2025												2024				

10002693366

Account type:	Personal Loan (fixed term)	Current credit provider:	MONEYME FINANCIAL GROUP PTY LTD	Credit limit:	$0	Account period:	5 Dec 2025 to 15 Jan 2026 (1 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	1 Feb 2026
Credit type:	Fixed			Term of loan:	048		
Relationship:	Principal's Account			Unit of Time:	Months		

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																
2026							2025												2024				

10002640632

Account type:	Personal Loan (fixed term)	Current credit provider:	MONEYME FINANCIAL GROUP PTY LTD	Credit limit:	$4	Account period:	29 Oct 2025 to 5 Dec 2025 (1 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	1 Jan 2026
Credit type:	Fixed			Term of loan:	048		
Relationship:	Principal's Account			Unit of Time:	Months		

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
2026							2025												2024				

472362413

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$0	Account period:	23 Apr 2025 to 23 Jan 2026 (9 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Feb 2026
Credit type:	Fixed			Term of loan:	048		
Relationship:	Principal's Account			Unit of Time:	Months		

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
2026							2025												2024				

571663692

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$0	Account period:	13 Dec 2024 to 24 Apr 2025 (4 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 May 2025
Credit type:	Fixed			Term of loan:	036		
Relationship:	Principal's Account			Unit of Time:	Months		

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
2026							2025												2024				

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
17 July 2026	CRE8 FINANCE PTY LTD, User 000001	873420260717062950	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
1 May 2026	Nimble Australia Pty Ltd, User 000001	C1438898	Loan Contract	$4,000	Principal	
27 January 2026	COMMONWEALTH BANK OF AUSTRALIA - CREDIT CARDS, User 005000	180417062	Revolving Credit	-	Principal	
13 January 2026	Now Finance, User 000001	1367159	Loan Contract	$38,990	Principal	
26 November 2025	AFTERPAY, User 000001	b8adc4b0-c78c-4e1d-af94-31a6633e0914	BNPL Facility	Unspecified	Principal	
22 April 2025	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	180417062 21	Loan Contract	$10,295	Principal	
12 December 2024	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	180417062 21	Loan Contract	$5,000	Principal	

Appendix

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