17 July 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

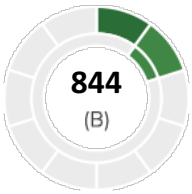
Consumer ID:	13323314
Name:	Emma Joll
Date of birth:	14 September 1985
Gender:	Female
Driver's licence no.	080713901
Employer name:	NDIA
Current address:	44 Ngungun Crescent, Glass House Mountains, QLD 4518
Previous address:	14 Shanahan Close, Alice Springs, NT 0870

– 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
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 **844** indicates that the applicant has a score that is better than or equal to **63%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	844

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	2 ($712.45)
Bankruptcies	-
Total no. of open accounts	1

Judgements	-
Age of credit file	6423 days
Total no. of unique lender relationships	1
Age of youngest open account	8
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**	**-**	**$427.46**	**18 months**
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	2	-	$427.46	18 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

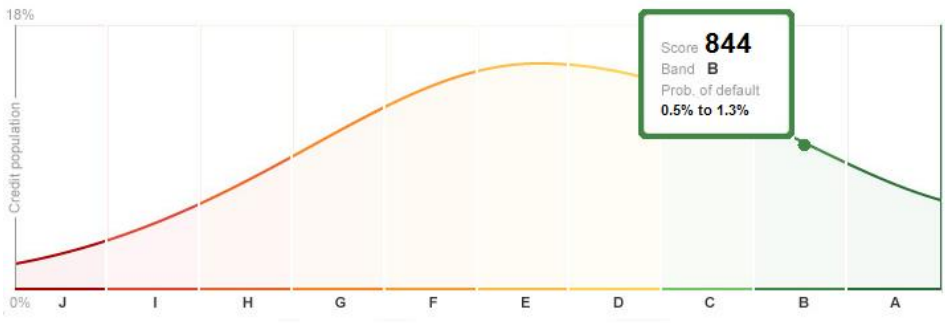
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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 ($3,961.00)**	**1**	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	1 ($3,961.00)	-	0	0
Credit Card	- (-)	-	-	-
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	- (-)	-	-	-
Telecommunications	1 (-)	1	-	-
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 Credit Enquiries

A score of **844** indicates that the applicant has a score that is better than or equal to **63%** of all consumers on the Experian database , and better than or equal to 67% of the applicants for **Other** on the Experian database.

Accounts

10002638943

Account type:	Personal Loan (fixed term)	Current credit provider:	SOCIETYONE AUSTRALIA PTY LTD	Credit limit:	$3,961	Account period:	28 Oct 2025 to Current (8 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	3 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	0	0	0														
2026								2025												2024				

62335226353

Account type:	Telecommunications Services	Current credit provider:	OPTUS	Payment type:	Not applicable	Account period:	6 Nov 2021 to 7 Jan 2025 (38 months)
Security:	Unsecured	Industry:	Telco	Term of loan:	XXX	Last reported:	17 Jan 2025
Credit type:	Revolving						
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
2026								2025												2024				

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
17 July 2026	CRE8 FINANCE PTY LTD, User 000001	873420260717063019	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
8 January 2025	KLARNA AUSTRALIA PTY LTD, User 000001	2ec838d4-f344-4bac-8252-c1f0d0ca3fba	Loan Contract	$427	Principal	
8 December 2023	KLARNA AUSTRALIA PTY LTD, User 000001	7ef289c7-85f5-48eb-a05b-1f93e560ec18	Loan Contract	$285	Principal	

Appendix

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