07 June 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	14196971
Name:	Jamie Peter Jurgeleit
Date of birth:	28 March 1991
Gender:	Male
Driver's licence no.	099849548
Employer name:	Repair Hub
Current address:	27 Vincent Street, Baulkham Hills, NSW 2153
Previous address:	4 Kolora Street, Marsden, QLD 4132

–
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

2 30 - 59 days overdue

3 60 - 89 days overdue

4 90 - 119 days overdue

5 120 - 149 days overdue

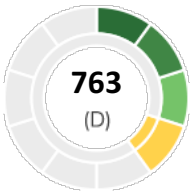
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Experian Consumer Risk Score V2

A score of **763** indicates that the applicant has a score that is better than or equal to **51%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	763



Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	3 ($88,960.00)
Bankruptcies	-
Total no. of open accounts	1

Judgements	-
Age of credit file	6254 days
Total no. of unique lender relationships	1
Age of youngest open account	6
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	-	$44,233.00	5 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	2	-	$44,233.00	6 months
Credit Card	-	-	1	-	-	5 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

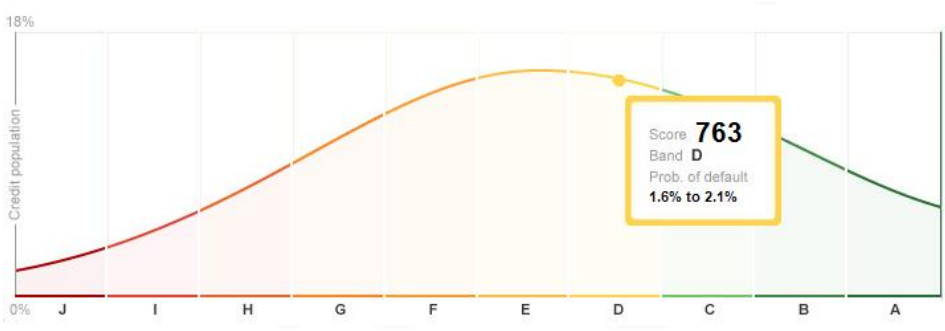
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	**2 ($42,168.00)**	**1**	**-**	**0**
Auto Loan	- (-)	-	-	-
Personal Loan	2 ($42,168.00)	1	-	0
Credit Card	- (-)	-	-	-
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
- Number of Loan Accounts
- Demographic Profile

A score of **763** indicates that the applicant has a score that is better than or equal to **51%** of all consumers on the Experian database , and better than or equal to 53% of the applicants for **Other** on the Experian database.

Accounts

573726327

Account type:	Personal Loan (fixed term)	**Current credit provider:**	COMMONWEALTH BANK	**Credit limit:**	$42,168	**Account period:**	5 Dec 2025 to Current (6 months)
Security:	Unsecured			**Payment type:**	Principal and Interest		
Credit type:	Fixed	**Industry:**	Credit	**Term of loan:**	084	**Last reported:**	10 May 2026
Relationship:	Principal's Account			**Unit of Time:**	Months		

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

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

884837956

Account type:	Personal Loan (fixed term)	**Current credit provider:**	COMMONWEALTH BANK	**Credit limit:**	$0	**Account period:**	20 May 2024 to 8 Dec 2025 (18 months)
Security:	Unsecured			**Payment type:**	Principal and Interest		
Credit type:	Fixed	**Industry:**	Credit	**Term of loan:**	084	**Last reported:**	10 Jan 2026
Relationship:	Principal's Account			**Unit of Time:**	Months		

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

Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
						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**	
7 June 2026	CRE8 FINANCE PTY LTD, User 000001	879320260607095026	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
10 December 2025	COMMONWEALTH BANK OF AUSTRALIA - CREDIT CARDS, User 000002	163659049	Revolving Credit	-	Principal	
5 December 2025	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	163659049 21	Loan Contract	$44,233	Principal	
19 May 2024	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	163659049 21	Loan Contract	$44,727	Principal	

Appendix

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