19 April 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	18132209
Name:	Pedro James Donnelly
Date of birth:	14 May 1987
Gender:	Male
Driver's licence no.	106451515
Employer name:	ANGLO COAL
Current address:	3 Vassar Street, Collingwood Park, QLD 4301
Previous address:	5 Beelong Street, Crestmead, 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

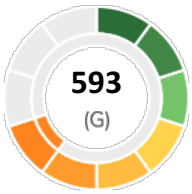
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Experian Consumer Risk Score V2

A score of **593** indicates that the applicant has a score that is better than or equal to **18%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	593

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	15 ($1,557,499.26)
Bankruptcies	-
Total no. of open accounts	4

Judgements	-
Age of credit file	5645 days
Total no. of unique lender relationships	4
Age of youngest open account	1
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	-	-	15	-	$1,479,726.05	2 months
Auto Loan	-	-	1	-	-	29 months
Personal Loan	-	-	4	-	$65,000.00	10 months
Credit Card	-	-	2	-	$9,173.00	19 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	2	-	$1,405,553.05	5 months
Telecommunications	-	-	1	-	-	5 months
Utilities	-	-	2	-	-	2 months
Others	-	-	-	-	-	-
BNPL	-	-	3	-	-	5 months

Small and Medium amount loans

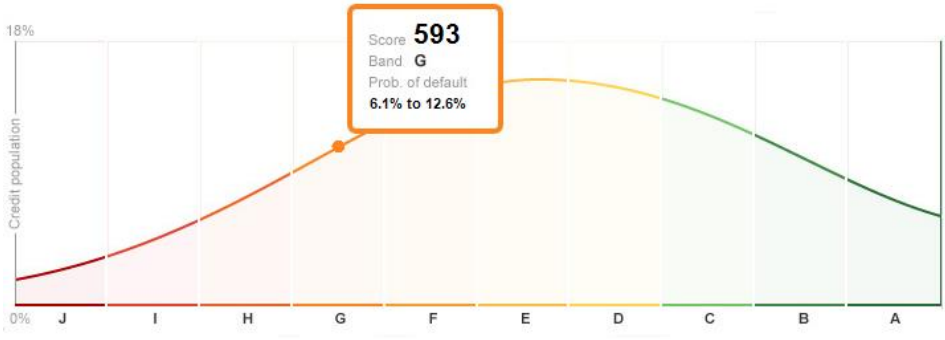
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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 ($761,580.00)**	-	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	1 ($8,082.00)	-	-	-
Credit Card	2 ($10,500.00)	-	-	0
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	1 ($742,998.00)	-	0	0
Telecommunications	- (-)	-	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	- (-)	-	-	-

Scores

Experian Consumer Risk Score V2



Band

Key influencing factors

- No Derogatory Information on Bureau
- Number of Personal Loan Enquiries
- Number of Mortgage Enquiries
- Number of Recent Credit Enquiries

A score of **593** indicates that the applicant has a score that is better than or equal to **18%** of all consumers on the Experian database , and better than or equal to 8% of the applicants for **Other** on the Experian database.

Accounts

R343517769544

Account type:	Personal Loan (fixed term)	Current credit provider:	Plenti Finance Pty Limited	Credit limit:	$8,082	Account period:	26 Feb 2026 to Current (1 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	20 Mar 2026
Credit type:	Fixed			Term of loan:	084		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

4321960838

Account type:	Real Property Mortgage	Current credit provider:	BANKWEST	Credit limit:	$742,998	Account period:	4 Nov 2024 to Current (17 months)
Security:	Secured or Partially Secured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	18 Apr 2026
Credit type:	Fixed			Term of loan:	360		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

656958|CS000001676674

Account type:	Credit Card	Current credit provider:	HUMM	Credit limit:	$5,500	Account period:	20 Jul 2024 to Current (20 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Not applicable	Last reported:	24 Mar 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

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

601073XXXXXX8482|33225049

Account type:	Credit Card	Current credit provider:	Latitude Finance Australia	Credit limit:	$5,000	Account period:	31 Jan 2024 to Current (26 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	18 Mar 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
19 April 2026	CRE8 FINANCE PTY LTD, User 000001	881620260419070521	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
12 February 2026	OVO Energy Pty Ltd, User 000001	9C6D6AA4-B809-4653-B785-9C95A758439C	Utilities	Unspecified	Principal	
10 November 2025	Bankwest, User 000001	13899522-PROD1-P1	Real Estate Mortgage	$745,553	Principal	
29 October 2025	ENERGY AUSTRALIA PTY LTD, User 000001	DIG-ISE251029133	Utilities	-	Principal	
24 October 2025	AFTERPAY, User 000001	2eb42302-d656-414d-bc62-dbbd34935cc3	BNPL Facility	Unspecified	Principal	
23 October 2025	VODAFONE, User 000001	4624D4118D8A_1	Telecommunications	-	Principal	
11 June 2025	Latitude Personal Finance, User 000001	APP-0000601802	Loan Contract	$65,000	Principal	
30 September 2024	Bankwest, User 000001	13603343-PROD1-P1	Real Estate Mortgage	$660,000	Principal	
5 September 2024	HUMM, User 001000	12337C4FBB	Revolving Credit	$5,500	Principal	
20 July 2024	HUMM, User 001000	123079578F	Revolving Credit	$3,673	Principal	
11 November 2023	NISSAN FINANCIAL SERVICES, User 000001	P-20231111121000	Loan Contract	$51,737	Principal	
29 September 2023	KLARNA AUSTRALIA PTY LTD, User 000001	1b84fea7-c09f-4c25-a2bf-4872e5f65914	Loan Contract	$751	Principal	
2 August 2023	NATIONAL AUSTRALIA BANK, User 000001	390043985	Loan Contract	$25,000	Principal	
3 June 2023	KLARNA AUSTRALIA PTY LTD, User 000001	7a0e3136-a584-4b38-acac-5a5b4d2877b9	Loan Contract	$285	Principal	
25 November 2021	BNPL - LatitudePay Australia Pty Ltd, User 005000	-	BNPL Facility	Unspecified	Principal	
30 July 2021	Laybuy Australia Pty Ltd, User 000001	3120281	BNPL Facility	Unspecified	Principal	

Appendix

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