16 April 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	13453417
Name:	ASHLEY JOHN ABREU
Date of birth:	9 October 1989
Gender:	Male
Driver's licence no.	5118188
Employer name:	Watercorporation
Current address:	8 Geyer Place, Brockman, WA 6701
Previous address:	22 Butcher Street, Morgantown, WA 6701

– 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

A - Temporary FHA

2 30 - 59 days overdue

3 60 - 89 days overdue

V - Variation FHA

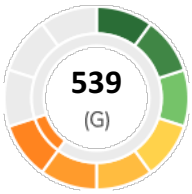
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

Report summary



Experian Consumer Risk Score V2

A score of **539** indicates that the applicant has a score that is better than or equal to **13%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	539

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	16 ($206,158.00)
Bankruptcies	-
Total no. of open accounts	3

Judgements	-
Age of credit file	6307 days
Total no. of unique lender relationships	1
Age of youngest open account	16
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	-	-	16	-	$94,163.00	10 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	10	-	$94,163.00	10 months
Credit Card	-	-	4	-	-	26 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	2	-	-	53 months

Small and Medium amount loans

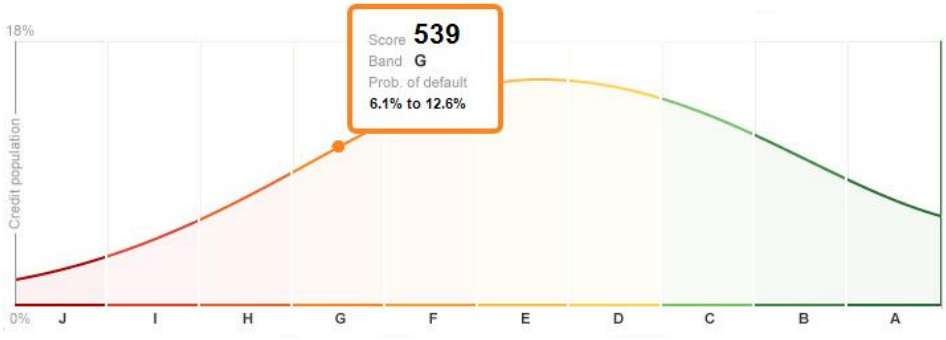
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	1	-	-	-	-	-	-	-	-	-
Medium Amount Loan	2	-	-	-	-	-	-	-	-	-
SubPrime	8	-	-	-	-	-	-	-	-	-

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 ($42,300.00)**	**1**	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	2 ($37,900.00)	1	0	0
Credit Card	1 ($4,000.00)	-	0	0
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	- (-)	-	-	-
Telecommunications	- (-)	-	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	1 ($400.00)	-	0	0

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 Recent Credit Enquiries

A score of **539** indicates that the applicant has a score that is better than or equal to **13%** of all consumers on the Experian database , and better than or equal to 6% of the applicants for **Other** on the Experian database.

Accounts

885229741

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$37,900	Account period:	2 Dec 2024 to Current (16 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Apr 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
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
2026				2025												2024							

569073933

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$0	Account period:	31 Jul 2023 to 3 Dec 2024 (16 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Jan 2025
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
																0	0	0	0	0	0	0	0
2026				2025												2024							

548171XXXXXX3020|62408675

Account type:	BNPL Facility	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$400	Account period:	17 Oct 2021 to Current (53 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Apr 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
0	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							

535316XXXXXX6206|34828765

Account type:	Credit Card	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$4,000	Account period:	15 Aug 2017 to Current (104 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Apr 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
0	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							

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
16 April 2026	CRE8 FINANCE PTY LTD, User 000001	882920260416063802	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
25 May 2025	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	2713811 21	Loan Contract	$45,631	Principal	
22 January 2025	MONEYSPOT FINANCE PTY LTD, User 001000	REQCBD3NZ093	Loan Contract	$2,050	Principal	
7 January 2025	MONEYSPOT FINANCE PTY LTD, User 001000	REQCBD3NZ093	Loan Contract	$2,050	Principal	
29 November 2024	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	2713811 21	Loan Contract	$43,432	Principal	
12 June 2024	MONEYSPOT FINANCE PTY LTD, User 001000	REQCBD3NZ093	Loan Contract	$1,000	Principal	
18 March 2024	IPF DIGITAL, User 000001	855778275356627ffffff9d0b7fc45	Loan Contract	Unspecified	Principal	
14 February 2024	COMMONWEALTH BANK OF AUSTRALIA - CREDIT CARDS, User 000002	000541966135	Revolving Credit	$3,500	Principal	
4 December 2023	IPF DIGITAL, User 000001	498757102473217ffffff9d0c2dda3	Loan Contract	Unspecified	Principal	
31 July 2023	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	2713811 21	Loan Contract	$44,297	Principal	
31 January 2023	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	2713811 21	Loan Contract	$38,315	Principal	
17 October 2022	Credit Corp Financial Services Pty Limited, User 001000	13555911	Revolving Credit	-	Principal	
18 May 2022	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	2713811 21	Loan Contract	$23,383	Principal	
17 October 2021	Credit Corp Financial Services Pty Limited, User 001000	12986114	Revolving Credit	$2,000	Principal	
17 October 2021	BNPL - COMMONWEALTH BANK OF AUSTRALIA, User 000002	000278636260	BNPL Facility	-	Principal	
18 August 2021	BNPL - COMMONWEALTH BANK OF AUSTRALIA, User 000002	000261703565	BNPL Facility	-	Principal	
7 May 2021	Credit Corp Financial Services Pty Limited, User 001000	12804292	Revolving Credit	$500	Principal	

Appendix

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