06 August 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	51367887
Name:	Jerriah G Stokes
Date of birth:	29 October 1987
Gender:	Male
Driver's licence no.	96126809
Employer name:	SIGNET PTY LTD
Current address:	17 Osmia Street, Anketell, WA 6167
Previous address:	22 Mengel Street, South Mackay, QLD 4740

–
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

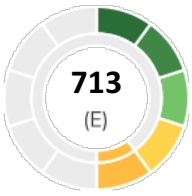
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

Report summary



Experian Consumer Risk Score V2

A score of **713** indicates that the applicant has a score that is better than or equal to **42%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	713

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	3 ($54,743.00)
Bankruptcies	-
Total no. of open accounts	3

Judgements	-
Age of credit file	4209 days
Total no. of unique lender relationships	3
Age of youngest open account	5
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	-	$4,393.00	4 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	2	-	$4,393.00	5 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	1	-	-	4 months
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

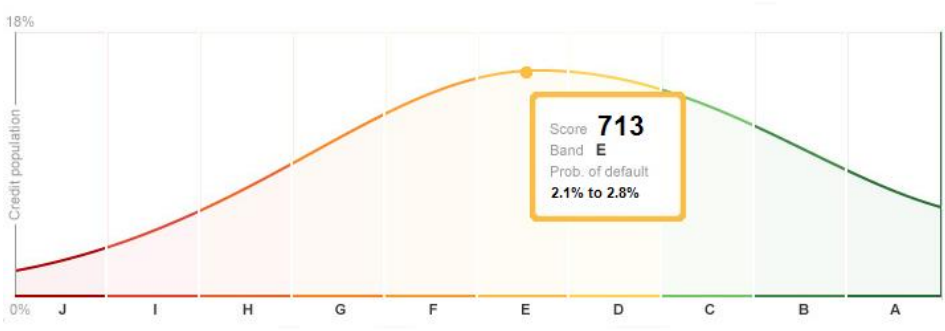
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	**3 ($50,140.00)**	-	0	0
Auto Loan	1 ($35,747.00)	-	0	0
Personal Loan	1 ($4,393.00)	-	0	0
Credit Card	1 ($10,000.00)	-	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 Personal Loan Enquiries
- Number of Lending Enquiries
- Number of Loan Accounts

A score of **713** indicates that the applicant has a score that is better than or equal to **42%** of all consumers on the Experian database , and better than or equal to 34% of the applicants for **Other** on the Experian database.

Accounts

L00006098711|L00006098711

Account type:	Personal Loan (fixed term)	**Current credit provider:**	HARMONEY AUSTRALIA PTY LTD	**Credit limit:**	$4,393
Security:	Unspecified	**Industry:**	Credit	**Payment type:**	Principal and Interest
Credit type:	Fixed			**Term of loan:**	084
Relationship:	Principal's Account			**Unit of Time:**	Months

Account period:	2 Mar 2026 to Current (5 months)
Last reported:	13 Jul 2026

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

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

544447XXXXXX6525|34366487

Account type:	Credit Card	**Current credit provider:**	Latitude Finance Australia	**Credit limit:**	$10,000
Security:	Unsecured	**Industry:**	Credit	**Payment type:**	Principal and Interest
Credit type:	Revolving			**Term of loan:**	XXX
Relationship:	Principal's Account				

Account period:	3 Aug 2025 to Current (12 months)
Last reported:	30 Jul 2026

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

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

4454877

Account type:	Auto Loan	**Current credit provider:**	Liberty Financial Pty Ltd	**Credit limit:**	$35,747
Security:	Secured or Partially Secured	**Industry:**	Credit	**Payment type:**	Principal and Interest
Credit type:	Fixed			**Term of loan:**	084
Relationship:	Principal's Account			**Unit of Time:**	Months

Account period:	15 Nov 2023 to Current (32 months)
Last reported:	31 Jul 2026

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

Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
	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**	
6 August 2026	CRE8 FINANCE PTY LTD, User 000001	883120260806111647	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
29 March 2026	Telstra Limited, User 000002	501271551220260329150748	Telecommunications	Unspecified	Principal	
2 March 2026	HARMONEY AUSTRALIA PTY LTD, User 000018	L00006098711	Loan Contract	$4,393	Principal	
6 November 2023	Now Finance, User 000001	1055706	Loan Contract	$50,350	Principal	

Possible match

JERRIAH STOKES FOX SYMES

Date first recorded	7 April 2022
Consumer ID	62462727
Gender	U

Current address

Appendix

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