03 June 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	16860623
Name:	Dean Michael O'Sullivan
Date of birth:	13 August 1979
Gender:	Male
Driver's licence no.	54496738
Employer name:	Avrus Pty Ltd
Current address:	35 Crest Grove, Nunawading, VIC 3131
Previous address:	114 Brunel Street, Malvern East, VIC 3145

–
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

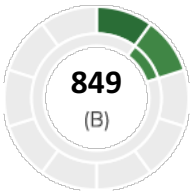
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Experian Consumer Risk Score V2

A score of **849** indicates that the applicant has a score that is better than or equal to **64%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	849

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	4 ($32,500.00)
Bankruptcies	-
Total no. of open accounts	6

Judgements	-
Age of credit file	5881 days
Total no. of unique lender relationships	4
Age of youngest open account	9
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	-	-	4	-	$6,000.00	11 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	2	-	$6,000.00	11 months
Credit Card	-	-	1	-	-	42 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	1	-	-	14 months

Small and Medium amount loans

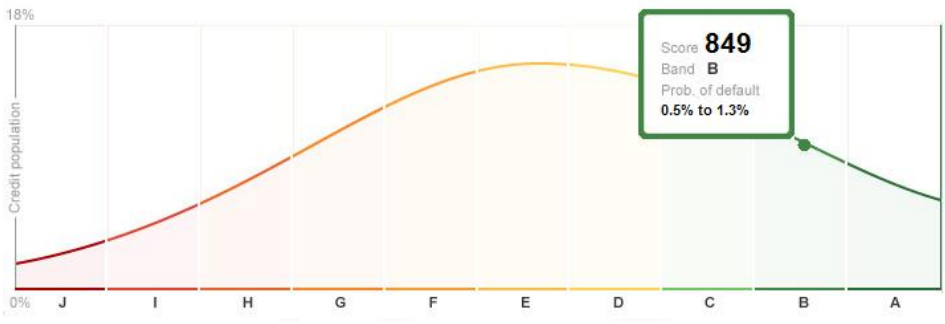
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	**7 ($52,684.00)**	**1**	0	0
Auto Loan	1 ($26,860.00)	-	-	0
Personal Loan	1 ($5,724.00)	-	-	0
Credit Card	2 ($19,600.00)	1	0	0
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	- (-)	-	-	-
Telecommunications	2 (-)	-	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	1 ($500.00)	-	-	0

Scores

Experian Consumer Risk Score V2



Band

Key influencing factors

- No Derogatory Information on Bureau
- Number of Lending Enquiries
- Length of Account History
- Number of Loan Accounts

A score of **849** indicates that the applicant has a score that is better than or equal to **64%** of all consumers on the Experian database , and better than or equal to 68% of the applicants for **Other** on the Experian database.

Accounts

601073XXXXXX6262|34429355

Account type:	Credit Card	Current credit provider:	Latitude Finance Australia	Credit limit:	$10,000	Account period:	3 Sep 2025 to Current (9 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	20 May 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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															
2026						2025												2024					

790807086

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$5,724	Account period:	18 Jun 2025 to Current (11 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 May 2026
Credit type:	Fixed			Term of loan:	084		
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											
2026						2025												2024					

548171XXXXXX7777|86502596

Account type:	BNPL Facility	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$500	Account period:	21 Mar 2025 to Current (14 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 May 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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								
2026						2025												2024					

296901|296901

Account type:	Auto Loan	Current credit provider:	PEPPER MONEY LIMITED	Credit limit:	$26,860	Account period:	22 Jun 2022 to Current (47 months)
Security:	Secured or Partially Secured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	22 May 2026
Credit type:	Fixed			Term of loan:	084		
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	0	0	0	0
2026						2025												2024					

498415XXXXXX2569|b44f479a72847ee04405

Account type:	Credit Card	**Current credit provider:**	MACQUARIE BANK LTD	**Credit limit:**	$9,600	**Account period:**	22 Jun 2011 to 28 May 2025 (167 months)
Security:	Unsecured			**Payment type:**	Principal and Interest		
Credit type:	Revolving	**Industry:**	Credit			**Last reported:**	5 Jun 2025
Relationship:	Principal's Account			**Term of loan:**	XXX		

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
2026						**2025**												**2024**					

62361225097

Account type:	Telecommunications Services	**Current credit provider:**	OPTUS	**Payment type:**	Not applicable	**Account period:**	14 Jun 2023 to Current (35 months)
Security:	Unsecured						
Credit type:	Revolving	**Industry:**	Telco	**Term of loan:**	XXX	**Last reported:**	4 Nov 2025
Relationship:	Principal's Account						

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
2026						**2025**												**2024**					

62312026263

Account type:	Telecommunications Services	**Current credit provider:**	OPTUS	**Payment type:**	Not applicable	**Account period:**	30 Apr 2019 to Current (85 months)
Security:	Unsecured						
Credit type:	Revolving	**Industry:**	Telco	**Term of loan:**	XXX	**Last reported:**	4 Nov 2025
Relationship:	Principal's Account						

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
2026						**2025**												**2024**					

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
3 June 2026	CRE8 FINANCE PTY LTD, User 000001	893520260603020828	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
17 June 2025	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	18737313 21	Loan Contract	$6,000	Principal	
21 March 2025	BNPL - COMMONWEALTH BANK OF AUSTRALIA, User 000002	000669857318	BNPL Facility	-	Principal	
20 June 2023	NATIONAL AUSTRALIA BANK, User 000001	152964172	Loan Contract	$11,500	Principal	
30 November 2022	St.George, User 000001	20441136	Revolving Credit	$15,000	Principal	

Appendix

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