08 July 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	22270109
Name:	Stuart Alan Bowie
Date of birth:	13 March 1987
Gender:	Male
Driver's licence no.	084618665
Employer name:	TIMBERTRUSS GEELONG
Current address:	8 Achilpa Avenue, Clifton Springs, VIC 3222
Previous address:	46 Delungra Avenue, Clifton Springs, VIC 3222

– Dash
Indicates either:
- account holder not yet started
- account holder ceased
- account closed
- account not opened yet
- no information reported

Consumer account

Commercial account

FinancialHardship 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

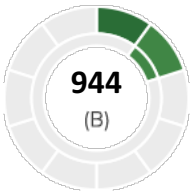
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

Report summary



Experian Consumer Risk Score V2

A score of **944** indicates that the applicant has a score that is better than or equal to **79%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	944

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	3 ($450,700.00)
Bankruptcies	-
Total no. of open accounts	2

Judgements	-
Age of credit file	5012 days
Total no. of unique lender relationships	2
Age of youngest open account	19
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**	**-**	**$440,000.00**	**10 months**
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	1	-	-	28 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	1	-	$440,000.00	21 months
Telecommunications	-	-	1	-	-	10 months
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

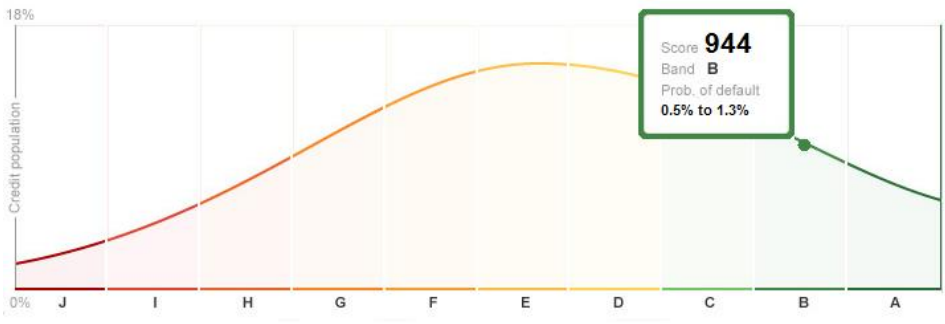
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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 ($437,811.00)**	**1**	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	1 (-)	1	-	0
Credit Card	1 ($6,000.00)	-	0	0
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	1 ($431,811.00)	-	-	0
Telecommunications	- (-)	-	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	- (-)	-	-	-

Scores

Experian Consumer Risk Score V2



Band

Key influencing factors

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

A score of **944** indicates that the applicant has a score that is better than or equal to **79%** of all consumers on the Experian database , and better than or equal to 83% of the applicants for **Other** on the Experian database.

Accounts

4321955429

Account type:	Real Property Mortgage	**Current credit provider:**	BANKWEST	**Credit limit:**	$431,811	**Account period:**	29 Nov 2024 to Current (19 months)
Security:	Secured or Partially Secured	**Industry:**	Credit	**Payment type:**	Principal and Interest	**Last reported:**	18 Jun 2026
Credit type:	Fixed			**Term of loan:**	360		
Relationship:	Principal's Account			**Unit of Time:**	Months		

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

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

758723608|20825234

Account type:	Personal Loan (fixed term)	**Current credit provider:**	NAB GROUP	**Credit limit:**	$0	**Account period:**	11 Mar 2024 to 6 Dec 2024 (8 months)
Security:	Unsecured	**Industry:**	Credit	**Payment type:**	Principal and Interest	**Last reported:**	2 Jan 2025
Credit type:	Fixed			**Term of loan:**	048		
Relationship:	Principal's Account			**Unit of Time:**	Months		

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

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

455702XXXXXX8442|1874079

Account type:	Credit Card	**Current credit provider:**	NAB GROUP	**Credit limit:**	$6,000	**Account period:**	3 Aug 2006 to Current (239 months)
Security:	Unsecured	**Industry:**	Credit	**Payment type:**	Principal and Interest	**Last reported:**	2 Jul 2026
Credit type:	Revolving			**Term of loan:**	XXX		
Relationship:	Principal's Account						

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

Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
	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**	
8 July 2026	CRE8 FINANCE PTY LTD, User 000001	8950202607081206l5	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
25 August 2025	Telstra Limited, User 000002	20044800322025082516241 9	Telecommunications	Unspecified	Principal	
12 September 2024	Bankwest, User 000001	13590545-PROD1-P2	Real Estate Mortgage	$440,000	Joint	
8 March 2024	NATIONAL AUSTRALIA BANK, User 000001	178208009	Loan Contract	$10,700	Principal	

Public records

Company directorship

Current boards

Name	ACN	APAC ID	Status	Appointed	Source
JJ VAN DIJK & SA BOWIE SMSF PTY LTD	680 180 563	115609880	REGD	23 Aug 2024	**Extract date:** 3 Sep 2024 **Data source:** ASIC

Appendix

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