16 June 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	21375645
Name:	JOSEPHINE ASUQUE HALL
Date of birth:	7 June 1978
Gender:	Female
Driver's licence no.	098801020
Employer name:	Goodstart Early Learning
Current address:	7 Patricia Drive, Andergrove, QLD 4740
Previous address:	20 Wagtail Street, Andergrove, 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

2 30 - 59 days overdue

3 60 - 89 days overdue

4 90 - 119 days overdue

5 120 - 149 days overdue

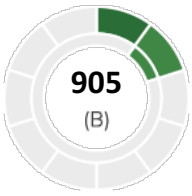
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Experian Consumer Risk Score V2

A score of **905** indicates that the applicant has a score that is better than or equal to **73%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	905

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

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

Judgements	-
Age of credit file	5163 days
Total no. of unique lender relationships	3
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	-	-	-	-	-	-
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

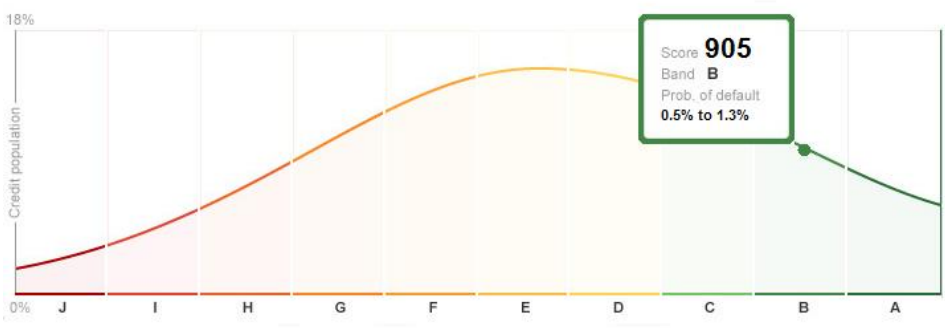
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	**4 ($43,108.00)**	**1**	0	0
Auto Loan	1 ($37,313.00)	-	-	0
Personal Loan	1 ($1,295.00)	1	-	0
Credit Card	2 ($4,500.00)	-	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 Lending Enquiries
- Number of Credit Enquiries
- Length of Account History

A score of **905** indicates that the applicant has a score that is better than or equal to **73%** of all consumers on the Experian database , and better than or equal to 76% of the applicants for **Other** on the Experian database.

Accounts

601073XXXXXX8551|33946304

Account type:	Credit Card	Current credit provider:	Latitude Finance Australia	Credit limit:	$3,000	Account period:	1 Feb 2025 to Current (16 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	0	0	0	0	0	0	0								
2026						2025												2024					

1441781|1441781

Account type:	Auto Loan	Current credit provider:	VOLKSWAGEN FINANCIAL SERVICES AUST LTD	Credit limit:	$37,313	Account period:	21 Jan 2025 to Current (16 months)
Security:	Secured or Partially Secured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	15 May 2026
Credit type:	Fixed			Term of loan:	060		
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						
2026						2025												2024					

LAI00057732|a1h7F000009dej6QAA

Account type:	Personal Loan (fixed term)	Current credit provider:	Latitude Personal Finance	Credit limit:	$1,295	Account period:	27 Mar 2018 to 29 Apr 2025 (85 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	1 May 2025
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
2026						2025												2024					

516321XXXXXX9244|2138928

Account type:	Credit Card	Current credit provider:	WESTPAC	Credit limit:	$1,500	Account period:	13 Oct 2015 to Current (128 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	7 Jun 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	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 June 2026	CRE8 FINANCE PTY LTD, User 000001	897220260616035534	Other	-	Principal	

Appendix

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