28 July 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	21375645
Name:	Josephine A Hall
Date of birth:	7 June 1978
Gender:	Female
Driver's licence no.	98801020
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

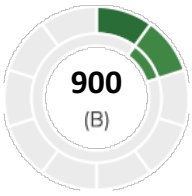
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Experian Consumer Risk Score V2

A score of **900** indicates that the applicant has a score that is better than or equal to **72%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	900

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	5205 days
Total no. of unique lender relationships	3
Age of youngest open account	17
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

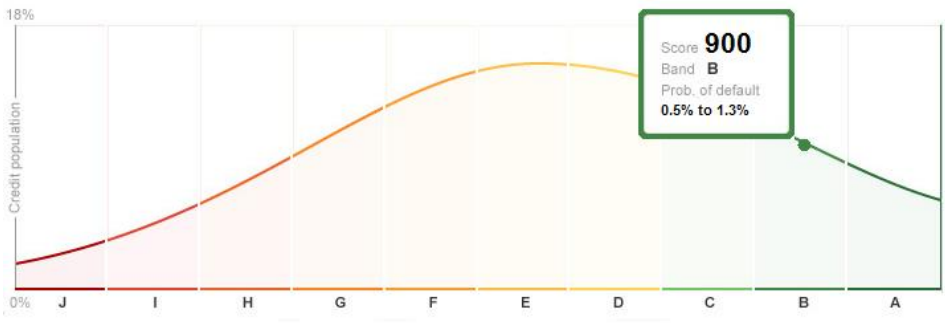
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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 ($41,747.00)**	**1**	0	0
Auto Loan	1 ($35,952.00)	-	0	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 **900** indicates that the applicant has a score that is better than or equal to **72%** of all consumers on the Experian database , and better than or equal to 75% 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 (17 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	15 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							
2026							2025												2024				

1441781|1441781

Account type:	Auto Loan	Current credit provider:	VOLKSWAGEN FINANCIAL SERVICES AUST LTD	Credit limit:	$35,952	Account period:	21 Jan 2025 to Current (18 months)
Security:	Secured or Partially Secured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	6 Jul 2026
Credit type:	Fixed			Term of loan:	060		
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					
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)

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
2026							2025												2024				

516321XXXXXX9244|2138928

Account type:	Credit Card	Current credit provider:	WESTPAC	Credit limit:	$1,500	Account period:	13 Oct 2015 to Current (129 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	7 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**	
28 July 2026	CRE8 FINANCE PTY LTD, User 000001	897220260728111214	Other	-	Principal	

Appendix

Disclosure notice

The information in this file may not be sold, assigned, reproduced or copied in any form whatsoever without the prior written consent of Experian Data Registries (ABN 38 101 620 446) (formerly illion Data Registries Pty Ltd) where the information relates to an individual in Australia, or Experian Data Registries (NZ) Limited (Co. No. 361901) (formerly illion New Zealand Limited) where the information relates to an individual in New Zealand (together, "Experian", "we", "our", "us"). This information is protected by copyright, all rights reserved.

By accepting this File you acknowledge:

- information in this file may in whole or in part represent or be based on information provided to us from third parties, public registers or publicly available information sources;
- information in this file may not be all the information we hold on the relevant individual
- We do not and cannot guarantee or warrant the correctness, completeness, merchantability or fitness for a particular purpose of any information in this file. Such information is considered current within our established procedures for updating information and usually is not the product of independent investigation prompted by any enquiry (whether by you or another person); and
- that you are responsible for any decisions made (or not made) by you in relation to your use of this information.

This file is provided on the terms and conditions in the agreement between you and us or our related bodies corporate under which this file is supplied. Without limiting those terms and conditions, you agree to comply with all privacy laws including credit reporting laws, anti-spam laws, and any determination, code or guideline issued under those laws which relate to the personal information contained in this file.

Client services

CCB internal reference	M20260728111217-236-035318
Email	ClientSupportAUNZ@Experian.com
Telephone	1300 784 134 or 02 8405 3379
Fax	
Website	experian.com.au

Whilst Experian attempts to ensure that the information provided is accurate and complete by reason of the immense quantity of detailed matter dealt within compiling the information and the fact that some of the data are supplied from sources not controlled by Experian which cannot always be verified, including information provided direct from the subject of enquiry as well as the possibility of negligence and mistake, Experian does not guarantee the correctness or the effective delivery of the information and will not be held responsible for any errors or omissions therein.