14 October 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	9634368
Name:	Brett Anthony Walker
Date of birth:	25 December 1972
Gender:	Male
Driver's licence no.	96415073
Current address:	33 Dixon Drive, Telina, QLD 4680
Previous address:	24 Briffney Street, Kirkwood, QLD 4680

–
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

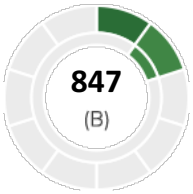
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

Report summary



Experian Consumer Risk Score V2

A score of **847** 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	847

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	4 ($117,622.43)
Bankruptcies	-
Total no. of open accounts	1

Judgements	-
Age of credit file	7132 days
Total no. of unique lender relationships	1
Age of youngest open account	79
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**	**-**	**$67,730.25**	**22 months**
Auto Loan	-	-	2	-	$33,255.25	22 months
Personal Loan	-	-	2	-	$34,475.00	22 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

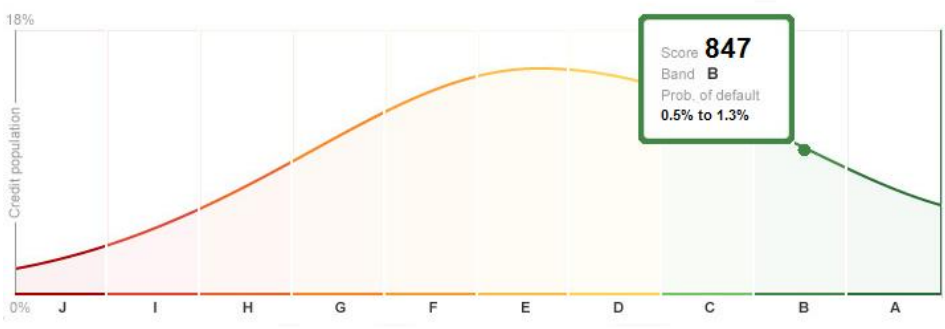
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	**1 ($7,500.00)**	-	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	- (-)	-	-	-
Credit Card	1 ($7,500.00)	-	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 Personal Loan Enquiries
- Number of Lending Enquiries
- Demographic Profile

A score of **847** 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 67% of the applicants for **Other** on the Experian database.

Accounts

462809|CS000000813849

Account type:	Credit Card	**Current credit provider:**	HUMM	**Credit limit:**	$7,500	**Account period:**	9 Mar 2020 to Current (79 months)
Security:	Unsecured			**Payment type:**	Not applicable		
Credit type:	Revolving	**Industry:**	Credit			**Last reported:**	21 Sep 2026
Relationship:	Principal's Account			**Term of loan:**	XXX		

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

Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
		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**	
14 October 2026	CRE8 FINANCE PTY LTD, User 000001	900820261014113519	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
1 December 2024	TOYOTA FIN AUSTRALIA LTD, User 000001	AP-1679115	Loan Contract	$33,255	Principal	
29 November 2024	Now Finance, User 000001	1207138	Loan Contract	$34,475	Principal	
11 August 2022	TOYOTA FINANCE AUSTRALIA LIMITED, User 000001	AP-895157	Loan Contract	$34,892	Principal	
16 May 2022	Now Finance, User 000001	938522	Loan Contract	$15,000	Principal	

Appendix

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