13 July 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	10948139
Name:	Craig Brian Marsh
Date of birth:	23 August 1971
Gender:	Male
Driver's licence no.	3277691
Employer name:	Ad Contractors
Current address:	1 Strachan Court, Gelorup, WA 6230
Previous address:	51 Chapple Drive, Australind, WA 6233

–
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

A - Temporary FHA

2 30 - 59 days overdue

3 60 - 89 days overdue

V - Variation FHA

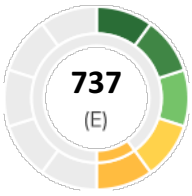
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

Report summary



Experian Consumer Risk Score V2

A score of **737** indicates that the applicant has a score that is better than or equal to **46%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	737

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	2 ($25,000.00)
Bankruptcies	-
Total no. of open accounts	1

Judgements	-
Age of credit file	6789 days
Total no. of unique lender relationships	1
Age of youngest open account	25
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	-	-	2	-	-	24 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	1	-	-	55 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	1	-	-	24 months
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

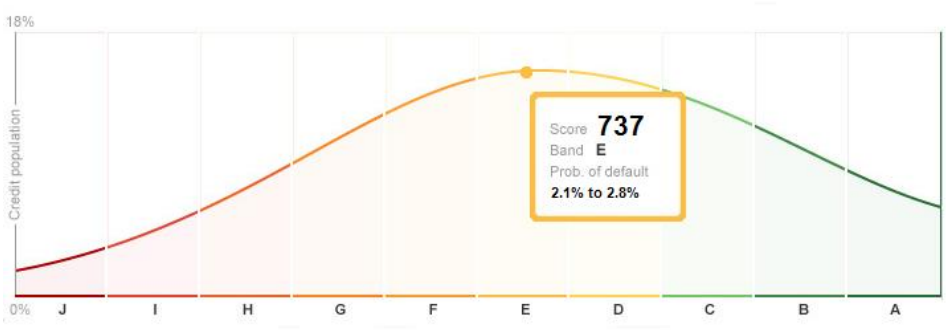
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	**1 ($30,264.00)**	-	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	1 ($30,264.00)	-	0	0
Credit Card	- (-)	-	-	-
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
- Number of Loan Accounts

A score of **737** indicates that the applicant has a score that is better than or equal to **46%** of all consumers on the Experian database , and better than or equal to 40% of the applicants for **Other** on the Experian database.

Accounts

LAI00193652|a1hRE000000SAZ7YAO

Account type:	Personal Loan (fixed term)	**Current credit provider:**	Latitude Personal Finance	**Credit limit:**	$30,264
Security:	Unsecured	**Industry:**	Credit	**Payment type:**	Principal and Interest
Credit type:	Fixed			**Term of loan:**	084
Relationship:	Principal's Account			**Unit of Time:**	Months
				Account period:	23 May 2024 to Current (25 months)
				Last reported:	2 Jul 2026

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
13 July 2026	CRE8 FINANCE PTY LTD, User 000001	902820260713120415	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
6 July 2024	TELSTRA GROUP LIMITED, User 000090	20055323172024070616	Telecommunications	-	Principal	
16 November 2021	Latitude Personal Finance Pty Ltd, User 000001	3007737499504300773749950 4	Loan Contract	$25,000	Principal	

Appendix

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