16 September 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	13774914
Name:	Leah Smith
Date of birth:	19 February 1975
Gender:	Female
Driver's licence no.	3291220
Employer name:	Griffin Coal
Current address:	8 Kardil Street, Dalyellup, WA 6230
Previous address:	8 Poplar Brace, Glen Iris, WA 6230

– 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

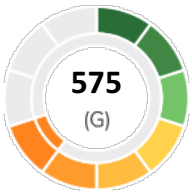
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

Report summary



Experian Consumer Risk Score V2

A score of **575** indicates that the applicant has a score that is better than or equal to **22%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	575

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	17 ($444,780.34)
Bankruptcies	-
Total no. of open accounts	3

Judgements	-
Age of credit file	6413 days
Total no. of unique lender relationships	2
Age of youngest open account	9
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	-	-	17	-	$16,095.31	4 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	10	-	$11,095.31	9 months
Credit Card	-	-	3	-	$5,000.00	20 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	1	-	-	35 months
Telecommunications	-	-	1	-	-	4 months
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	2	-	-	10 months

Small and Medium amount loans

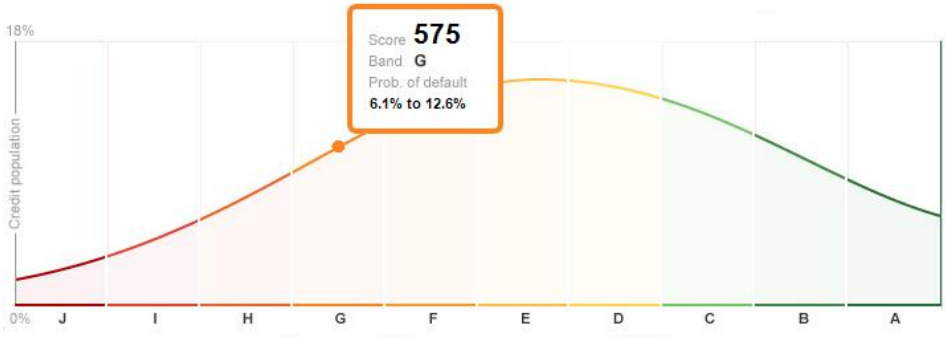
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	1	-	-	-	-	-	-	-	-	-
Medium Amount Loan	2	-	-	1	-	-	-	0	-	-
SubPrime	5	-	-	2	-	-	$10,795.00	0	-	-

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 ($22,195.00)**	**1**	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	2 ($15,195.00)	1	0	0
Credit Card	1 ($5,000.00)	-	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 Low Value Credit Enquiries
- Number of Lending Enquiries
- Number of Loan Accounts

A score of **575** indicates that the applicant has a score that is better than or equal to **22%** of all consumers on the Experian database , and better than or equal to 12% of the applicants for **Other** on the Experian database.

Accounts

24816372258672

Account type:	Personal Loan (fixed term)	Current credit provider:	FAIR GO FINANCE PTY LTD	Credit limit:	$10,795	Account period:	15 Dec 2025 to Current (9 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	8 Sep 2026
Credit type:	Fixed			Term of loan:	025		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

535316XXXXXX2746|84027068

Account type:	Credit Card	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$5,000	Account period:	15 Nov 2024 to Current (22 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Sep 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
	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		

19626171730587

Account type:	Personal Loan (fixed term)	Current credit provider:	FAIR GO FINANCE PTY LTD	Credit limit:	$4,400	Account period:	12 Nov 2024 to 12 Dec 2025 (13 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	6 Feb 2026
Credit type:	Fixed			Term of loan:	031		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

06650310024117|13017635

Account type:	Overdraft	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$2,000	Account period:	18 Oct 2013 to Current (154 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Not applicable	Last reported:	10 Sep 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
16 September 2026	CRE8 FINANCE PTY LTD, User 000001	902820260916103629	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
4 May 2026	Telstra Limited, User 000002	500630622920260504143105	Telecommunications	Unspecified	Principal	
15 December 2025	FAIR GO FINANCE PTY LTD, User 000018	C760511	Loan Contract	$6,987	Principal	
11 November 2025	AFTERPAY, User 000001	b5409086-8bba-40ed-8282-4fec7884fd95	BNPL Facility	Unspecified	Principal	
22 January 2025	KLARNA AUSTRALIA PTY LTD, User 000001	e92191c0-126d-457a-b0f5-56ed13df41df	Loan Contract	$109	Principal	
4 January 2025	Partner NAB Ltd, User 003000	20250104005465925	Revolving Credit	Unspecified	Principal	
14 November 2024	COMMONWEALTH BANK OF AUSTRALIA - CREDIT CARDS, User 000002	000628854570	Revolving Credit	$5,000	Principal	
11 November 2024	FAIR GO FINANCE PTY LTD, User 000018	C760511	Loan Contract	$4,000	Principal	
1 November 2024	AFTERPAY, User 000001	b5409086-8bba-40ed-8282-4fec7884fd95	BNPL Facility	Unspecified	Principal	
9 October 2023	COMMONWEALTH BANK OF AUSTRALIA - HOME LOANS, User 000002	000501149963	Real Estate Mortgage	$415,595	Principal	
9 February 2023	FAIR GO FINANCE PTY LTD, User 000018	C760511	Loan Contract	$2,250	Principal	
12 September 2022	IPF DIGITAL, User 000001	5808329532015877fffffffe91e49c	Loan Contract	Unspecified	Principal	
14 August 2022	KLARNA AUSTRALIA PTY LTD, User 000001	0cd028a1-f79d-4f59-82b4-ddb9ffe9dee9	Loan Contract	$130	Principal	
5 June 2022	MONEYSPOT FINANCE PTY LTD, User 001000	REQCBD3NZ093	Loan Contract	$400	Principal	
5 June 2022	Now Finance, User 000001	941795	Loan Contract	$10,000	Principal	
11 May 2022	KLARNA AUSTRALIA PTY LTD, User 000001	0e45a1c8-fdf7-41c8-812d-43ce6b0eeb24	Loan Contract	$187	Principal	
8 March 2022	CITIGROUP PTY LIMITED, User 003000	20220307003785302	Revolving Credit	Unspecified	Principal	
5 January 2022	KLARNA AUSTRALIA PTY LTD, User 000001	f5c3c7e5-4519-476c-8466-7a0a799254aa	Loan Contract	$123	Principal	

Appendix

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