16 September 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	9750201
Name:	Joanne Beverley Skow
Date of birth:	15 April 1971
Gender:	Female
Driver's licence no.	35706975
Employer name:	Mondelez International
Current address:	7 Damon Court, Millgrove, VIC 3799
Previous address:	1 Cassandra Court, Ringwood, VIC 3134

–
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

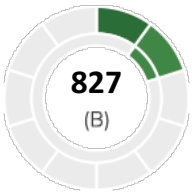
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

Report summary



Experian Consumer Risk Score V2

A score of **827** indicates that the applicant has a score that is better than or equal to **61%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	827

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	16 ($699,625.00)
Bankruptcies	-
Total no. of open accounts	2

Judgements	-
Age of credit file	7071 days
Total no. of unique lender relationships	2
Age of youngest open account	22
Total no. of accounts in hardship	1

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	-	-	16	-	-	24 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	7	-	-	25 months
Credit Card	-	-	4	-	-	37 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	1	-	-	24 months
Telecommunications	-	-	2	-	-	30 months
Utilities	-	-	2	-	-	39 months
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

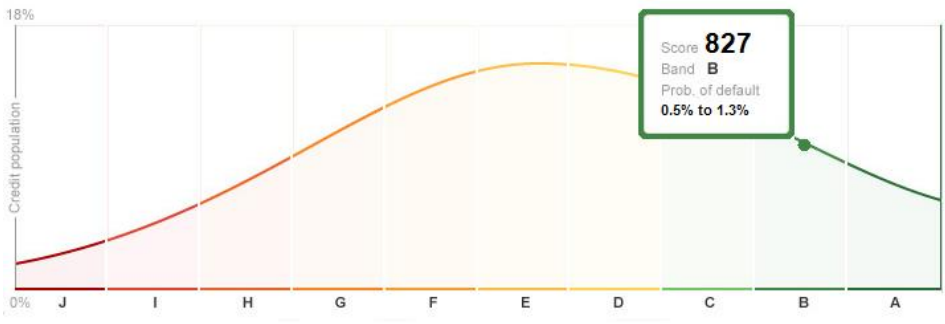
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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 ($503,286.00)**	**2**	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	1 (-)	1	-	-
Credit Card	1 ($10,000.00)	-	0	0
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	1 ($493,286.00)	-	0	0
Telecommunications	1 (-)	1	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	- (-)	-	-	-

Scores

Experian Consumer Risk Score V2



Band

Key influencing factors

- No Derogatory Information on Bureau
- Number of Lending Enquiries
- Number of Personal Loan Enquiries
- Number of Mortgage Accounts

A score of **827** indicates that the applicant has a score that is better than or equal to **61%** of all consumers on the Experian database , and better than or equal to 65% of the applicants for **Other** on the Experian database.

Accounts

4321946537

Account type:	Real Property Mortgage	Current credit provider:	BANKWEST	Credit limit:	$493,286	Account period:	8 Nov 2024 to Current (22 months)
Security:	Secured or Partially Secured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	7 Sep 2026
Credit type:	Fixed			Term of loan:	360		
Relationship:	Principal's Account			Unit of Time:	Months		

FH Indicator	First Reported	Last Reported
A	26 January 2026	

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	0	
2026									2025												2024		

4566026

Account type:	Personal Loan (fixed term)	Current credit provider:	Money Place Australia Pty Ltd	Credit limit:	$0	Account period:	26 Feb 2024 to 17 Oct 2024 (7 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	21 Oct 2024
Credit type:	Fixed			Term of loan:	084		
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
2026									2025												2024		

521894XXXXXX0047|32038170

Account type:	Credit Card	Current credit provider:	Latitude Finance Australia	Credit limit:	$10,000	Account period:	9 Oct 2021 to Current (59 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	26 Aug 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	0	0
2026									2025												2024		

62372224139

Account type:	Telecommunications Services	Current credit provider:	OPTUS	Payment type:	Not applicable	Account period:	14 Mar 2024 to 11 Mar 2025 (11 months)
Security:	Unsecured	Industry:	Telco	Term of loan:	XXX	Last reported:	13 Mar 2025
Credit type:	Revolving						
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	914720260916105432	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
30 August 2024	Bankwest, User 000001	13581560-PROD1-P2	Real Estate Mortgage	$400,000	Joint	
26 July 2024	NATIONAL AUSTRALIA BANK, User 000001	144965845	Loan Contract	$50,000	Principal	
13 March 2024	OPTUS, User 000001	YES003871861B0E_1	Telecommunications	-	Principal	
26 February 2024	MONEY PLACE, User 000003	APP-0000486097	Loan Contract	$40,000	Principal	
25 February 2024	Now Finance, User 000001	1096271	Loan Contract	$40,000	Principal	
6 August 2023	Partner NAB Ltd, User 003000	20230806004689364	Revolving Credit	Unspecified	Principal	
9 July 2023	NATIONAL AUSTRALIA BANK, User 000001	144965845	Revolving Credit	-	Principal	
1 June 2023	ENERGY AUSTRALIA PTY LTD, User 000001	DIG-TWA230601058	Utilities	-	Principal	
1 March 2023	HARMONEY AUSTRALIA PTY LTD, User 005000	0069E000002FZU3AAM	Loan Contract	$30,150	Principal	
11 February 2023	HARMONEY AUSTRALIA PTY LTD, User 000017	-	Loan Contract	$59,475	Principal	
10 October 2022	ENERGY AUSTRALIA PTY LTD, User 000001	CCB746330008751	Utilities	-	Principal	
22 September 2022	Partner NAB Ltd, User 003000	20220917004068332	Revolving Credit	Unspecified	Principal	
22 September 2022	Partner NAB LTD, User 005000	20220917004068332_1663851122065	Loan Contract	$30,000	Principal	
22 June 2022	FOXTEL MANAGEMENT LIMITED, User 001000	1201111E03B	Telecommunications	-	Principal	
12 June 2022	HARMONEY SERVICES AUSTRALIA PTY LTD, User 000001	-	Loan Contract	$50,000	Principal	
9 October 2021	Latitude Finance Australia, User 000001	GOM211009020623GT	Revolving Credit	-	Principal	

Public records

Company directorship

Previous boards

Name	ACN	APAC ID	Status	Appointed	Ceased	Source
PLEASURE ENTERTAINMENT PTY LTD	124 428 986	113954530	DRGD	15 Mar 2007		Extract date: **8 May 2007** Data source: **ASIC**

Appendix

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