16 September 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	9750202
Name:	Matthew David Skow
Date of birth:	4 April 1970
Gender:	Male
Driver's licence no.	035567136
Employer name:	RECTIFIED
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

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

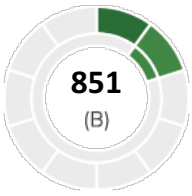
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Experian Consumer Risk Score V2

A score of **851** indicates that the applicant has a score that is better than or equal to **65%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	851

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	6 ($430,000.00)
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	-	-	6	-	$10,000.00	5 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	1	-	-	34 months
Credit Card	-	-	2	-	$10,000.00	5 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	1	-	-	24 months
Telecommunications	-	-	-	-	-	-
Utilities	-	-	2	-	-	22 months
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

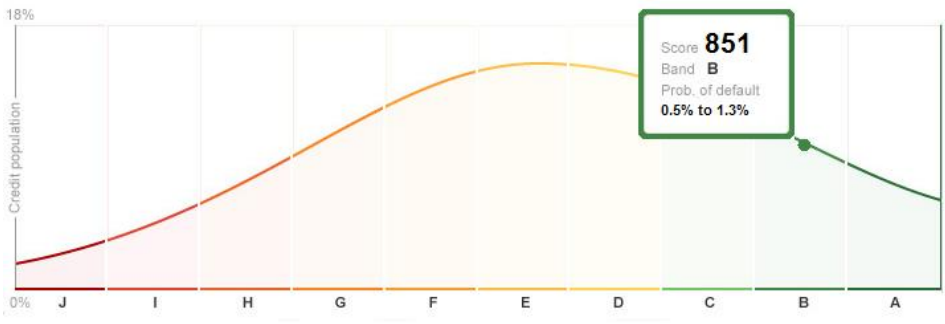
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-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

A score of **851** indicates that the applicant has a score that is better than or equal to **65%** of all consumers on the Experian database , and better than or equal to 68% 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	
2026									**2025**												**2024**		

456462xxxxxx2492 | 309276487

Account type:	Credit Card	**Current credit provider:**	AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD	**Credit limit:**	$10,000	**Account period:**	24 Aug 2020 to Current (72 months)
Security:	Unsecured	**Industry:**	Credit	**Payment type:**	Not applicable	**Last reported:**	28 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
2026									**2025**												**2024**		

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
16 September 2026	CRE8 FINANCE PTY LTD, User 000001	914720260916105514	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
13 April 2026	AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD, User 005018	2026103430069	Revolving Credit	$10,000	Principal	
10 November 2024	RED ENERGY PTY LTD, User 001000	8DD01614F58533F_1	Utilities	-	Principal	
30 August 2024	Bankwest, User 000001	13581560-PROD1-P1	Real Estate Mortgage	$400,000	Joint	
2 March 2024	AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD, User 000001	2024062430025	Revolving Credit	$5,000	Principal	
25 October 2023	MONEY PLACE, User 005000	APP-0000449645	Loan Contract	$15,000	Principal	
31 October 2022	GTL RENEWABLE PTY LTD, User 000016	Matthew Skow	Utilities	-	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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