15 September 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

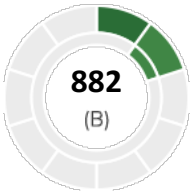
Consumer ID:	22853379
Name:	David Andrew Giannopoulos
Date of birth:	23 May 1980
Gender:	Male
Driver's licence no.	055409047
Employer name:	THALES CYBER SERVICES AUSTRALI
Current address:	107 Domain Drive, Beveridge, VIC 3753

– 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 **882** indicates that the applicant has a score that is better than or equal to **69%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	882

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	6 ($602,528.35)
Bankruptcies	-
Total no. of open accounts	1

Judgements	-
Age of credit file	4956 days
Total no. of unique lender relationships	1
Age of youngest open account	10
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	-	-	6	-	$579,142.00	11 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	4	-	$31,142.00	14 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	1	-	$548,000.00	11 months
Telecommunications	-	-	1	-	-	11 months
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

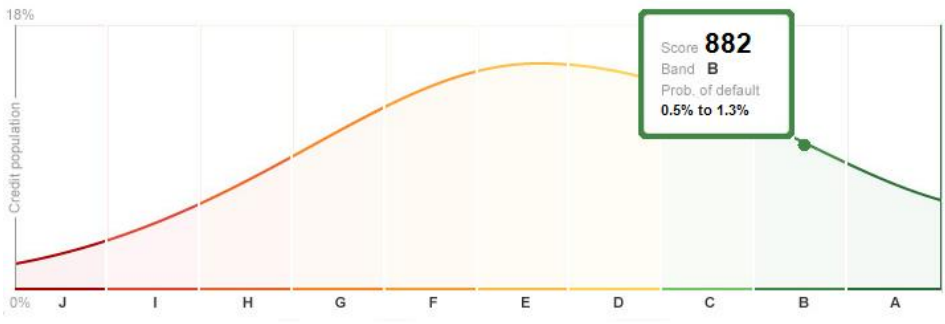
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	**8 ($561,227.00)**	**7**	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	6 ($4,045.00)	6	-	0
Credit Card	1 ($14,100.00)	1	-	0
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	1 ($543,082.00)	-	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
- Length of Account History
- Number of Mortgage Accounts

A score of **882** indicates that the applicant has a score that is better than or equal to **69%** of all consumers on the Experian database , and better than or equal to 72% of the applicants for **Other** on the Experian database.

Accounts

4322249760

Account type:	Real Property Mortgage	Current credit provider:	BANKWEST	Credit limit:	$543,082	Account period:	3 Nov 2025 to Current (10 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		

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													
2026									2025												2024		

472794347

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$0	Account period:	16 Jul 2025 to 29 Oct 2025 (3 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Nov 2025
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
											0	0	0	0									
2026									2025												2024		

U239224197471

Account type:	Personal Loan (fixed term)	Current credit provider:	Plenti Finance Pty Limited	Credit limit:	$0	Account period:	13 Aug 2024 to 16 Oct 2025 (14 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	20 Nov 2025
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
											0	0	0	0	0	0	0	0	0	0	0	0	0
2026									2025												2024		

787817275

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$0	Account period:	16 May 2022 to 23 Jul 2025 (38 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	13 Aug 2025
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
														0	0	0	0	0	0	0	0	0	0
2026									2025												2024		

LAI00112388|a1h7F000009dsweQAA

Account type:	Personal Loan (fixed term)	Current credit provider:	Latitude Personal Finance	Credit limit:	$4,045	Account period:	2 Sep 2020 to 15 May 2025 (56 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	6 Jun 2025
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
																0	0	0	0	0	0	0	0
2026									2025												2024		

783653402

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$0	Account period:	7 May 2020 to 17 Apr 2025 (59 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 May 2025
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
																	0	0	0	0	0	0	0
2026									2025												2024		

699613301

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$0	Account period:	20 Jan 2020 to 23 Jul 2025 (66 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	13 Aug 2025
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
														0	0	0	0	0	0	0	0	0	0
2026									2025												2024		

535317XXXXXX6071|66343110

Account type:	Credit Card	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$14,100	Account period:	24 Jan 2002 to 16 Jul 2025 (281 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	13 Aug 2025
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
2026									2025												2024		

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
15 September 2026	CRE8 FINANCE PTY LTD, User 000001	918220260915010226	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
15 October 2025	Telstra Limited, User 000002	203972579320251015120010	Telecommunications	Unspecified	Principal	
2 October 2025	Bankwest, User 000001	13859030-PROD1-P1	Real Estate Mortgage	$548,000	Joint	
10 July 2025	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	301764557 21	Loan Contract	$31,142	Principal	
23 August 2024	KLARNA AUSTRALIA PTY LTD, User 000001	2cc1b788-c4ae-4565-b67c-50e907c690e2	Loan Contract	$1,386	Principal	
11 August 2024	GREAT SOUTHERN BANK, User 000001	1231D14F5E0	Loan Contract	$15,000	Joint	
13 May 2022	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	301764557 21	Loan Contract	$7,000	Principal	

Appendix

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