15 September 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	9956725
Name:	Mayelin Manuela Giannopoulos
Date of birth:	15 June 1979
Gender:	Female
Driver's licence no.	055484385
Employer name:	FORWARD FOCUS AUSTRALIA PTY LT
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

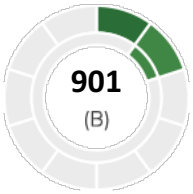
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Experian Consumer Risk Score V2

A score of **901** indicates that the applicant has a score that is better than or equal to **72%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	901

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	5 ($572,128.49)
Bankruptcies	-
Total no. of open accounts	2

Judgements	-
Age of credit file	7032 days
Total no. of unique lender relationships	2
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	-	-	5	-	$548,000.00	11 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	4	-	-	25 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	1	-	$548,000.00	11 months
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

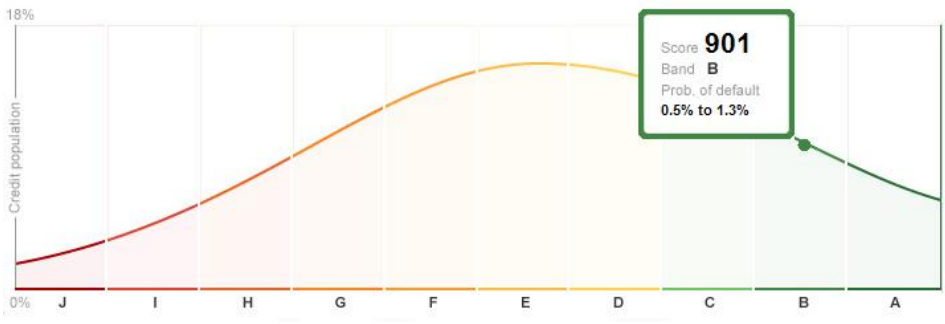
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	**3 ($543,082.00)**	**1**	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	- (-)	-	-	-
Credit Card	- (-)	-	-	-
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	1 ($543,082.00)	-	0	0
Telecommunications	2 (-)	1	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	- (-)	-	-	-

Scores

Experian Consumer Risk Score V2



Band

Key influencing factors

- No Derogatory Information on Bureau
- Length of Account History
- Number of Personal Loan Enquiries
- Number of Lending Enquiries

A score of **901** indicates that the applicant has a score that is better than or equal to **72%** of all consumers on the Experian database , and better than or equal to 75% 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**		

62383749660

Account type:	Telecommunications Services	**Current credit provider:**	OPTUS	**Payment type:**	Not applicable	**Account period:**	6 Mar 2025 to Current (18 months)
Security:	Unsecured	**Industry:**	Telco	**Term of loan:**	XXX	**Last reported:**	30 Oct 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**		

62110370913

Account type:	Telecommunications Services	**Current credit provider:**	OPTUS	**Payment type:**	Not applicable	**Account period:**	10 Mar 2008 to 6 Mar 2025 (203 months)
Security:	Unsecured	**Industry:**	Telco	**Term of loan:**	XXX	**Last reported:**	29 Apr 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**	
15 September 2026	CRE8 FINANCE PTY LTD, User 000001	918220260915010252	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
2 October 2025	Bankwest, User 000001	13859030-PROD1-P2	Real Estate Mortgage	$548,000	Joint	
11 August 2024	GREAT SOUTHERN BANK, User 000001	1231D14F5E0	Loan Contract	$15,000	Joint	
19 September 2023	KLARNA AUSTRALIA PTY LTD, User 000001	1e05fbc1-4346-47ad-91af-941399920fb1	Loan Contract	$128	Principal	
9 May 2022	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	2913510 21	Loan Contract	$6,000	Principal	
9 May 2022	HARMONEY SERVICES AUSTRALIA PTY LTD, User 000001	-	Loan Contract	$3,000	Principal	

Appendix

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