13 October 2026

# Experian Consumer Access Report with ECRS v2

For consumer purpose

## Personal details:

| | |
|---|---|
| Consumer ID: | 13195248 |
| Name: | Theart Casper Labuschagne |
| Date of birth: | 16 July 1969 |
| Gender: | U |
| Driver's licence no. | 133699358 |
| Employer name: | Aurizon |
| Current address: | 6 Hansen Court, Marian, QLD 4753 |
| Previous address: | 41 Chesterton Avenue, Tarneit, VIC 3029 |

– 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

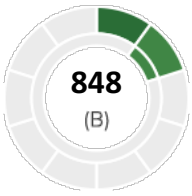
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

# Report summary




## Experian Consumer Risk Score V2

A score of **848** indicates that the applicant has a score that is better than or equal to **64%** of all consumers on the Experian database.

| | |
|---|---|
| Experian Consumer Risk Score V2 | 848 |

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

| Overview | |
|---|---|
| Adverse | - |
| Defaults (Total amount) | - (-) |
| Enquiries (Total amount) | 6 ($632,795.80) |
| Bankruptcies | - |
| Total no. of open accounts | 6 |

| | |
|---|---|
| Judgements | - |
| Age of credit file | 6529 days |
| Total no. of unique lender relationships | 4 |
| Age of youngest open account | 3 |
| 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 | - | $580,000.00 | 13 months |
| Auto Loan | - | - | 1 | - | - | 34 months |
| Personal Loan | - | - | 2 | - | - | 39 months |
| Credit Card | - | - | 2 | - | $7,000.00 | 13 months |
| Charge Card | - | - | - | - | - | - |
| Equipment Hire Or Rental | - | - | - | - | - | - |
| Mortgage | - | - | 1 | - | $573,000.00 | 21 months |
| Telecommunications | - | - | - | - | - | - |
| Utilities | - | - | - | - | - | - |
| Others | - | - | - | - | - | - |
| BNPL | - | - | - | - | - | - |

## Small and Medium amount loans

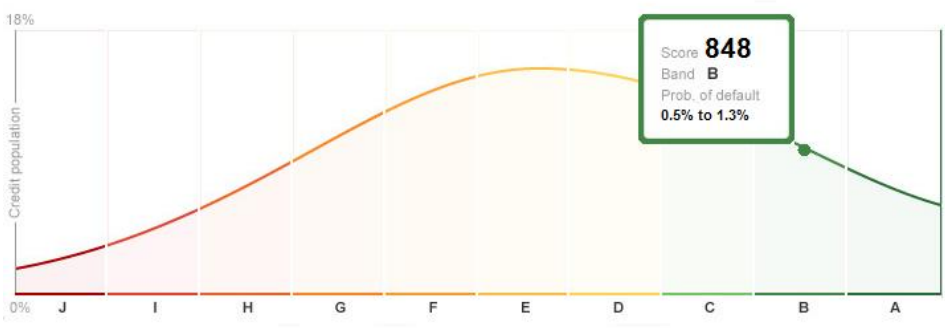
| Loan type | No. of enquiries made | | | No. of accounts opened | | | Limit of open accounts | Worst payments status (all accounts) | Total defaults | Paid defaults |
|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Within 0-14 days | Within 0-30 days | Total | Within 0-14 days | Within 0-30 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** | **11 ($620,183.00)** | **5** | 0 | 0 |
| Auto Loan | - (-) | - | - | - |
| Personal Loan | 5 ($36,899.00) | 3 | 0 | 0 |
| Credit Card | 4 ($19,000.00) | 2 | 0 | 0 |
| Charge Card | - (-) | - | - | - |
| Equipment Hire Or Rental | - (-) | - | - | - |
| Mortgage | 1 ($562,284.00) | - | 0 | 0 |
| Telecommunications | - (-) | - | - | - |
| Utilities | - (-) | - | - | - |
| Others | - (-) | - | - | - |
| BNPL | - (-) | - | - | - |

# Scores

## Experian Consumer Risk Score V2




**Band**

### Key influencing factors

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

A score of **848** indicates that the applicant has a score that is better than or equal to **64%** of all consumers on the Experian database , and better than or equal to 67% of the applicants for **Other** on the Experian database.

# Accounts

## U370842252423

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Personal Loan (fixed term) | Current credit provider: | Plenti Finance Pty Limited | Credit limit: | $14,573 | Account period: | 30 Jun 2026 to Current (3 months) |
| Security: | Unsecured | Industry: | Credit | Payment type: | Principal and Interest | Last reported: | 21 Sep 2026 |
| Credit type: | Fixed | | | Term of loan: | 084 | | |
| Relationship: | Principal's Account | | | Unit of Time: | Months | | |

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

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

## 521894XXXXXX1658|34911407

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Credit Card | Current credit provider: | Latitude Finance Australia | Credit limit: | $6,000 | Account period: | 29 Apr 2026 to Current (5 months) |
| Security: | Unsecured | Industry: | Credit | Payment type: | Principal and Interest | Last reported: | 9 Sep 2026 |
| Credit type: | Revolving | | | Term of loan: | XXX | | |
| Relationship: | Principal's Account | | | | | | |

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

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

## U305509749147

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Personal Loan (fixed term) | Current credit provider: | Plenti Finance Pty Limited | Credit limit: | $0 | Account period: | 20 Aug 2025 to 1 Jul 2026 (10 months) |
| Security: | Unsecured | Industry: | Credit | Payment type: | Principal and Interest | Last reported: | 20 Aug 2026 |
| Credit type: | Fixed | | | Term of loan: | 084 | | |
| Relationship: | Principal's Account | | | Unit of Time: | Months | | |

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

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

## U283881280962

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Personal Loan (fixed term) | Current credit provider: | Plenti Finance Pty Limited | Credit limit: | $11,847 | Account period: | 28 Apr 2025 to Current (17 months) |
| Security: | Unsecured | Industry: | Credit | Payment type: | Not applicable | Last reported: | 21 Sep 2026 |
| Credit type: | Fixed | | | Term of loan: | 060 | | |
| Relationship: | Principal's Account | | | Unit of Time: | Months | | |

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

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

## 4322043304

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Real Property Mortgage | Current credit provider: | BANKWEST | Credit limit: | $562,284 | Account period: | 12 Feb 2025 to Current (20 months) |
| Security: | Secured or Partially Secured | | | Payment type: | Principal and Interest | | |
| Credit type: | Fixed | Industry: | Credit | Term of loan: | 360 | Last reported: | 18 Sep 2026 |
| Relationship: | Principal's Account | | | Unit of Time: | Months | | |

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

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

## 626033|CS000001597949

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Credit Card | Current credit provider: | HUMM | Credit limit: | $7,500 | Account period: | 6 Sep 2023 to 26 Feb 2025 (17 months) |
| Security: | Unsecured | | | Payment type: | Not applicable | | |
| Credit type: | Revolving | Industry: | Credit | Term of loan: | XXX | Last reported: | 7 Mar 2025 |
| Relationship: | Principal's Account | | | | | | |

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

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

## LAI00025145|a1h7F000009d0sUQAQ

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Personal Loan (fixed term) | Current credit provider: | Latitude Personal Finance | Credit limit: | $10,479 | Account period: | 22 Dec 2022 to 11 Feb 2025 (25 months) |
| Security: | Unsecured | | | Payment type: | Principal and Interest | | |
| Credit type: | Fixed | Industry: | Credit | Term of loan: | 060 | Last reported: | 7 Mar 2025 |
| Relationship: | Principal's Account | | | Unit of Time: | Months | | |

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

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

## 980422849|17221352

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Personal Loan (fixed term) | Current credit provider: | NAB GROUP | Credit limit: | $0 | Account period: | 1 Jul 2021 to 11 Feb 2025 (43 months) |
| Security: | Unsecured | | | Payment type: | Principal and Interest | | |
| Credit type: | Fixed | Industry: | Credit | Term of loan: | 060 | Last reported: | 2 Mar 2025 |
| Relationship: | Principal's Account | | | Unit of Time: | Months | | |

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

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

## 06651110213751|13069512

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Overdraft | Current credit provider: | COMMONWEALTH BANK | Credit limit: | $2,000 | Account period: | 24 Oct 2012 to Current (167 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)**

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

## 455702XXXXXX5002|2774086

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Credit Card | Current credit provider: | NAB GROUP | Credit limit: | $0 | Account period: | 12 Aug 2010 to 13 Mar 2025 (175 months) |
| Security: | Unsecured | Industry: | Credit | Payment type: | Principal and Interest | Last reported: | 2 Apr 2025 |
| Credit type: | Revolving | | | Term of loan: | XXX | | |
| Relationship: | Principal's Account | | | | | | |

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

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

## 535318XXXXXX1074|89028230

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Credit Card | Current credit provider: | COMMONWEALTH BANK | Credit limit: | $5,500 | Account period: | 12 May 2009 to Current (209 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)**

| Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 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** | |
| 13 October 2026 | CRE8 FINANCE PTY LTD, User 000001 | 925420261013024441 | Other | - | Principal | |

# Enquiries

| Enquiries | | | | | | |
|---|---|---|---|---|---|---|
| **Date** | **Organisation** | **Cust. Ref.** | **Type** | **Amount** | **Obligation** | |
| 19 August 2025 | NATIONAL AUSTRALIA BANK, User 000001 | 878547271 | Revolving Credit | $7,000 | Principal | |
| 17 December 2024 | Bankwest, User 000001 | 13653889-PROD1-P1 | Real Estate Mortgage | $573,000 | Joint | |
| 30 November 2023 | TOYOTA FINANCE AUSTRALIA LIMITED, User 000001 | AP-1350489 | Loan Contract | $34,001 | Principal | |
| 6 September 2023 | HUMM, User 001000 | 121CAB05D1 | Revolving Credit | - | Principal | |
| 7 July 2023 | Latitude Personal Finance, User 000001 | APP-0000242987 | Loan Contract | $13,795 | Principal | |
| 21 December 2022 | Latitude Personal Finance, User 000001 | APP-0000106201 | Loan Contract | $5,000 | Principal | |

# Appendix

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| | |
|---|---|
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| Email | ClientSupportAUNZ@Experian.com |
| Telephone | 1300 784 134 or 02 8405 3379 |
| Fax | |
| Website | experian.com.au |

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