16 October 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	15554400
Name:	Luke Eric Mitchell
Date of birth:	28 December 1990
Gender:	Male
Driver's licence no.	CX0147
Employer name:	Maritime Constructions
Current address:	56 Castle Avenue, Goolwa Beach, SA 5214
Previous address:	13 Applecross Close, Victoria Point, QLD 4165

–
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

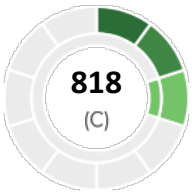
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Experian Consumer Risk Score V2

A score of **818** indicates that the applicant has a score that is better than or equal to **59%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	818



Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	3 ($85,000.00)
Bankruptcies	-
Total no. of open accounts	1

Judgements	-
Age of credit file	6196 days
Total no. of unique lender relationships	1
Age of youngest open account	150
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	-	-	3	-	$85,000.00	16 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	2	-	$85,000.00	16 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	1	-	-	21 months
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

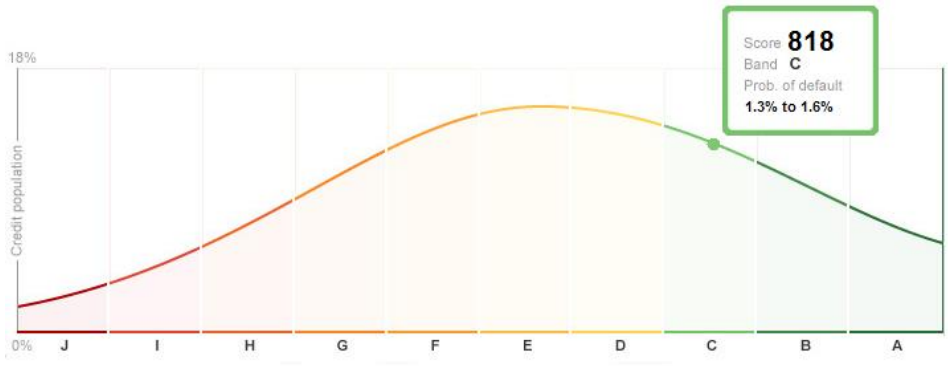
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-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

A score of **818** indicates that the applicant has a score that is better than or equal to **59%** of all consumers on the Experian database , and better than or equal to 63% of the applicants for **Other** on the Experian database.

Accounts

572546762

Account type:	Personal Loan (fixed term)	**Current credit provider:**	COMMONWEALTH BANK	**Credit limit:**	$0	**Account period:**	26 May 2025 to 18 Mar 2026 (9 months)
Security:	Unsecured			**Payment type:**	Principal and Interest		
Credit type:	Fixed	**Industry:**	Credit	**Term of loan:**	012	**Last reported:**	10 Apr 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						
2026										**2025**												**2024**	

06617910566484|12925287

Account type:	Overdraft	**Current credit provider:**	COMMONWEALTH BANK	**Credit limit:**	$2,000	**Account period:**	17 Mar 2014 to Current (150 months)
Security:	Unsecured			**Payment type:**	Not applicable		
Credit type:	Revolving	**Industry:**	Credit	**Term of loan:**	XXX	**Last reported:**	10 Oct 2026
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**	

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
16 October 2026	CRE8 FINANCE PTY LTD, User 000001	928320261016050003	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
23 May 2025	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	63941514 21	Loan Contract	$10,000	Principal	
20 December 2024	TELSTRA GROUP LIMITED, User 000090	50046145162024122009	Telecommunications	-	Principal	
13 December 2024	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	63941514 21	Loan Contract	$75,000	Principal	

Possible match

Luke Mitchell

Date first recorded	5 January 2011
Consumer ID	18531170
Date of birth	28 December 1990
Gender	Male
Current address	Po Box Po Boxpobox 1070 , Bairnsdale, VIC 3875 Recorded from 3 Mar 2026
Previous address	33 Giles Street, Wiseleigh, VIC 3885 Recorded from 4 Feb 2022
Previous address	58 Turnbull Street, Bairnsdale, VIC 3875 Recorded from 5 Jan 2011

Appendix

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