



Public Access Division

Baycorp Advantage Business Information Services Ltd,
ABN: 26 000 602 862
PO Box 964, North Sydney, NSW 2059
www.mycreditfile.com.au
Tel: 1300 762 207

MR EVAN PRICE
evan@secmaritsolutions.com

31 Aug, 2006

Dear MR EVAN PRICE,

Thank you for your request for a copy of your Credit Information File.

Baycorp Advantage Business Information Services holds credit related information on behalf of credit providers such as banks, building societies, finance companies, utilities such as electricity and telecommunication providers. Credit providers may utilise this information to assist them with their credit decisions. We are not permitted by law to make any comment on the credit worthiness of an individual, nor do we influence credit providers in their credit policies. **The decision to approve or decline your application for credit rests solely with the credit provider.**

With an increase of identity theft it is a good time for us to tell you about a service that can minimise the risk to you of this occurring. My Credit Alert is a proactive monitoring tool that notifies you via email of changes that are recorded on your credit file.

My Credit Alert is an email based service that notifies you of changes to your credit files as soon as they are initiated. It gives you the ability to monitor your file and protect your credit identity from inappropriate use. An annual fee of \$30.00 (GST inclusive) applies to this service.

Please take time to read through your Credit File. This is a complete copy of all the credit information currently held on our database relating to you. We believe it is important for everyone to not only understand their credit file but also to monitor it. We recommend an annual review of all credit information files.

To help you understand the information contained on your Credit File and find the answers to frequently asked questions, please visit our website at <http://www.mycreditfile.com.au/help>.

Regards,

Baycorp Advantage

Individual Credit Report

Baycorp Advantage Business Information Services Ltd

ABN: 26 000 602 862

PUBLIC ACCESS DIVISION

Your Reference: PAS 1624552

Identity Details:

Name: EVAN GARY PRICE
Date of Birth: 15-12-1973
Sex: Male
Driver's Licence: 70118056

Including your current address, we have the following address history on file.

16 DOOLAN Street ORMEAU QLD 4208
36 RALEIGH Road VIRGINIA QLD 4014
51 CARDINAL Street BOONDALL QLD 4034
3 / 40 QUEENSTOWN Avenue BOONDALL QLD 4034

Employment Details:

Your last known employment as reported to us was with SECMARIT SOLUTIONS .

Summary Report

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Individual Credit Report

Consumer Credit Information

Consumer Credit Applications

OPTUS CMM made an enquiry on 9-11-2005 in reference to an application for a Telecommunication account where you applied as the Principal for an unspecified amount.

AAPT made an enquiry on 7-12-2004 in reference to an application for a Telecommunication account where you applied as the Principal for the amount of \$500.

OPTUS COMMUN AUST NSW made an enquiry on 1-12-2004 in reference to an application for a Telecommunication account where you applied as the Principal for an unspecified amount.

HUTCHISON 3G made an enquiry on 24-11-2004 in reference to an application for a Telecommunication account where you applied as the Principal for an unspecified amount.

AMX BEENLEIGH made an enquiry on 8-7-2004 in reference to an application for a Term account where you applied as the Principal for an unspecified amount.

HUTCHISON 3G made an enquiry on 18-9-2003 in reference to an application for a Telecommunication account where you applied as the Principal for an unspecified amount.

THORN/ECLIPSE RETAIL RENT 4 made an enquiry on 23-11-2002 in reference to an application for a Rental account where you applied as the Principal for the amount of \$1,000.

AGC QLD CREDIT LINE made an enquiry on 19-7-2002 in reference to an application for a Continuing Credit account where you applied as the Principal for the amount of \$760.

TELSTRA CONSUMER QLD made an enquiry on 9-5-2002 in reference to an application for a Telecommunication account where you applied as the Principal for an unspecified amount.

DAIMLERCHRYSLER FIN SER VIC made an enquiry on 22-4-2002 in reference to an application for a Loan Contract account where you applied as the Principal for the amount of \$16,203.

AGC DEALER SUNSHINE COAST Q made an enquiry on 16-4-2002 in reference to an application for a Loan Contract account where you applied as the Principal for the amount of \$15,440.

GE AUTOMOTIVE FIN SVCS QLD made an enquiry on 14-4-2002 in reference to an application for a Loan Contract account where you applied as the Principal for the amount of \$14,771.

These are enquiries made by credit providers resulting from applications for credit made by you.

Current federal legislation does not allow us to record whether the application was accepted, declined or has been paid in full.

The decision to approve or decline credit rests solely with the credit provider.

Credit applications are recorded for five years from the date of placement. Once this time period has expired, the data will be automatically removed from our database.

If you need any further information regarding the applications recorded on your Consumer Credit File, please contact the credit provider directly to discuss the matter. Alternatively, please see our website <http://www.mycreditfile.com.au/help>.

Individual Credit Report

Consumer Credit Information

Authorised Agent Enquiries

CITYWIDE FIN & LEAS SPRNGWD enquired about you on 15-10-2004 regarding a Chattel Mortgage account for an unspecified amount.

UNITED FIN SERV (Q) P/L Q enquired about you on 17-4-2002 regarding a Loan Contract account for the amount of \$13,816.

CITYWIDE FINANCIAL SERV QLD enquired about you on 11-4-2002 regarding a Loan Contract account for an unspecified amount.

An 'authorised agent' is usually a Finance Broker or Motor Dealer who is assisting you to obtain finance

They are acting on your behalf and need your written permission to access your file.

They must also provide you with a copy of your file.

Individual Credit Report

Consumer Credit Information

Overdue Account(s)

On 13-3-2005 ALLIANCE FACTORING 186 advised that a Telecommunication account reference 40598900631405 was overdue. They reported the amount overdue as \$695, due to a payment default. This listing was amended by ALLIANCE FACTORING 186 on 20-11-2005 and now reports the amount overdue as \$738, due to a payment default.

This entry will be automatically removed from our database on 13-3-2010.

On 15-8-2003 TELSTRA CREDIT MANAGEMENT advised that a Telecommunication account reference 05217084101377 was overdue. They reported the amount overdue as \$477, due to a payment default. This listing was amended on 9-2-2005 and is now being managed by ALLIANCE FACTORING 158 and reports the amount overdue as \$477, due to a payment default.

This entry will be automatically removed from our database on 15-8-2008.

Once an account falls into arrears of more than 60 days the credit provider may record the overdue account on your Credit File.

*Overdue account information recorded as a **payment default** remains on your file for 5 years from the date of listing.*

NB: Even when an overdue account has been brought up to date (current) or paid in full, it will remain on file. All overdue account listings remain on file for 5 years from the date of listing. The fact that an account has become overdue, and then been paid becomes part of your credit history.

*Overdue account information recorded as a **clearout** remains on your file for 7 years from the date of listing. NB an overdue account is classified as a clearout if you have changed your address and not provided a credit provider with your new address.*

If an overdue account is paid out during this time it is updated to paid or settled. The credit provider who listed the overdue account information on your file is responsible for ensuring your file is updated.

If you need any further information regarding the Overdue Accounts recorded on your Consumer Credit File, please contact the credit provider directly to discuss the matter. Or please visit our website <http://www.mycreditfile.com.au/help> .

Individual Credit Report

File Access

15-08-2003 TELSTRA CREDIT MANAGEMENT.
21-08-2004 ONETEL P/L NSW.
9-12-2004 ALLIANCE FACTORING 158.
13-03-2005 ALLIANCE FACTORING 186.
30-06-2005 ALLIANCE FACTORING 186.
28-02-2006 ALLIANCE FACTORING 158.
8-03-2006 BAYCORP ADV CREDIT EXPRESS.
26-05-2006 ALLIANCE FACTORING 158.
31-08-2006 BAYCORP ADV PUBLIC ACCESS.

This list is for your information only and is not viewed by subscribers of Baycorp Advantage.

It is a record of organisations that have been given access to your credit information file.

It includes access to the consumer, commercial and public record files.

Individual Credit Report

Commercial Credit Information

Commercial Credit Enquiries

BAYCORP ADVANTAGE BIS NZ enquired about you on 4-5-2006, in reference to a 30 Day account for an unspecified amount.

COMPLETE TOOL SERVICE enquired about you on 15-1-2004, in reference to a Director's Access.

CIT QLD enquired about you on 4-6-2003, in reference to a Leasing account for an unspecified amount.

S.E. RENTALS PTY LTD enquired about you on 3-6-2003, in reference to a Leasing account for an unspecified amount.

These are enquiries made by credit providers resulting from applications for credit made by you or a company you are a director of; or a business you are a proprietor of.

This part of your file may contain information about credit that you or your company or business have sought which was intended to be used for commercial or business activities. Your permission is not required for subscribers to access this part of your file

Credit enquiries are recorded for five years from the date of placement. Once this time period has expired, the data is automatically removed from our database.

If you need any further information regarding the enquiries recorded on your Commercial Credit File, please contact the credit provider directly to discuss the matter. Or please visit our website <http://www.mycreditfile.com.au/help>.

Individual Credit Report

Public Record Information

Directorship Information

Current Directorship details:

We have recorded that you are a director of SECMARIT SOLUTIONS P/L, A.C.N. 103 159 557, A.B.N. 46 103 159 557, appointed on 13-12-2002.

Previous Directorship details:

We have recorded that you were a director of GYM TV P/L, A.C.N. 082 406 451, appointed on 1-2-2002. You ceased being a director of this company on 12-12-2002. Our last extract from the ASIC database during the period of your directorship was on 22-10-2002.

Directorship information is only updated when requested by you or a credit provider.

If this information is no longer current, please complete the Update Form (attached) and forward it to us. We will then update your file.

Previous directorship information is maintained for ten years from the date that you ceased being a director.

Disqualified Directorship information is maintained for the term of disqualification plus an additional five years

Individual Credit Report

Public Record Information

Court Judgement(s)

On 25-8-2005 a judgement was entered against you by BOTHMA HOLDINGS in the Magistrates Court Southport, Queensland, plaintiff number 3136/05 for the amount of \$703.

This entry will be automatically removed from our database on 25-8-2010.

On 2-8-2005 a judgement was entered against you by OFFICE NATIONAL YATALA P/L in the Magistrates Court Beenleigh, Queensland, plaintiff number 943/05 for the amount of \$1,640.

This entry will be automatically removed from our database on 2-8-2010.

Court Judgement information is publicly available information that is obtained from the courts.

Court Judgement information is retained for five years from the date of listing.

If this debt is paid out during this time it can be updated to indicate that it has been paid or settled. Please complete the Update Form (attached) and forward it to us with proof of payment including the date the debt was finalised so that we can amend the entry.

If you need any further information regarding the Court Judgements recorded on your Public Record File, please contact the plaintiff or court directly to discuss the matter. Or please visit our website

<http://www.mycreditfile.com.au/help>