illion DIRECT

03 February 2026

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

Consumer ID:	22755276
Name:	Jessica Wyatt
Date of birth:	6 June 1983
Gender:	U
Driver's licence no.	21168209
Employer name:	SPS Property Services
Current address:	13 Goodenia Court, Voyager Point, NSW 2172
Previous address:	22 Morstone Street, Annandale, QLD 4814

–
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

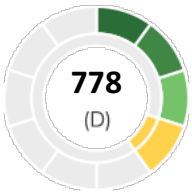
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Illion Consumer Risk Score V2

A score of **778** indicates that the applicant has a score that is better than or equal to **50%** of all consumers on the illion database.



Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	4 ($30,273.99)
Bankruptcies	-
Total no. of open accounts	3

Judgements	-
Age of credit file	4751 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	-	-	4	-	$30,000.00	10 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	2	-	$30,000.00	10 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	2	-	-	15 months

Small and Medium amount loans

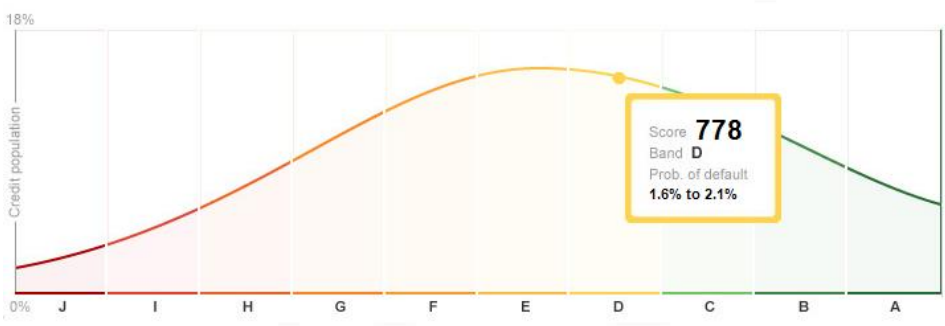
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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 ($34,152.00)	-	-	2
Auto Loan	1 ($33,252.00)	-	-	0
Personal Loan	- (-)	-	-	-
Credit Card	- (-)	-	-	-
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	- (-)	-	-	-
Telecommunications	- (-)	-	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	1 ($400.00)	-	-	2

Scores

Illion Consumer Risk Score V2



Band

Key influencing factors

- No Derogatory Information on Bureau
- Number of Personal Loan Enquiries
- Number of Credit Card or Line of Credit Enquiries
- Number of Recent Credit Enquiries

A score of **778** indicates that the applicant has a score that is better than or equal to **50%** of all consumers on the illion database , and better than or equal to 35% of the applicants for **Other** on the illion database.

Accounts

836375|836375

Account type:	Auto Loan	Current credit provider:	Wisr Finance Pty Ltd	Credit limit:	$33,252	Account period:	13 Mar 2025 to Current (10 months)
Security:	Secured or Partially Secured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	13 Jan 2026
Credit type:	Fixed			Term of loan:	084		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

548171XXXXXX2546|83396264

Account type:	BNPL Facility	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$400	Account period:	30 Oct 2024 to Current (15 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Jan 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
		2	1	0	1	0	0	1	1	0	0	0	0	0	0	0							
2026		2025												2024									

06482310547524|11478493

Account type:	Overdraft	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$500	Account period:	8 Feb 2013 to Current (155 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Not applicable	Last reported:	10 Jan 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
3 February 2026	CRE8 FINANCE PTY LTD, User 000001	829020260203094736	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
7 March 2025	Wisr Finance Pty Ltd, User 000001	836375	Loan Contract	$30,000	Principal	
30 October 2024	BNPL - COMMONWEALTH BANK OF AUSTRALIA, User 000002	000623270798	BNPL Facility	-	Principal	
4 October 2022	Laybuy Australia Pty Ltd, User 000001	5363971	BNPL Facility	Unspecified	Principal	
27 April 2021	KLARNA AUSTRALIA PTY LTD, User 000001	24642d65-e192-4847-8c5c-3d0338711b84	Loan Contract	$274	Principal	

Appendix

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