05 June 2026

Experian Consumer Access Report with ECRS 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

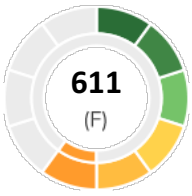
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Experian Consumer Risk Score V2

A score of **611** indicates that the applicant has a score that is better than or equal to **25%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	611



Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	3 ($30,000.00)
Bankruptcies	-
Total no. of open accounts	1

Judgements	-
Age of credit file	4873 days
Total no. of unique lender relationships	1
Age of youngest open account	159
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	-	$30,000.00	14 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	1	-	$30,000.00	14 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	2	-	-	19 months

Small and Medium amount loans

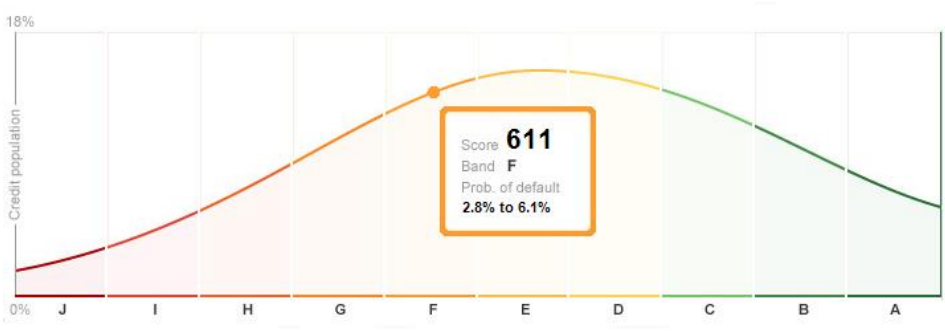
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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 ($900.00)**	**2**	**-**	**2**
Auto Loan	1 (-)	1	-	0
Personal Loan	- (-)	-	-	-
Credit Card	- (-)	-	-	-
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	- (-)	-	-	-
Telecommunications	- (-)	-	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	1 ($400.00)	1	-	2

Scores

Experian Consumer Risk Score V2



Band

Key influencing factors

- Number of Personal Loan Enquiries
- Number of Mortgage Accounts
- Number of Credit Enquiries
- Payment Patterns over the Past 24 Months

A score of **611** indicates that the applicant has a score that is better than or equal to **25%** of all consumers on the Experian database , and better than or equal to 14% of the applicants for **Other** on the Experian database.

Accounts

836375|836375

Account type:	Auto Loan	Current credit provider:	Wisr Finance Pty Ltd	Credit limit:	$0	Account period:	13 Mar 2025 to 14 Apr 2026 (13 months)
Security:	Secured or Partially Secured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 May 2026
Credit type:	Fixed			Term of loan:	084		
Relationship:	Principal's Account			Unit of Time:	Months		

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

Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
		0	0	0	0	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 21 Jan 2026 (14 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Feb 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
					0	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 (159 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Not applicable	Last reported:	10 May 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
5 June 2026	CRE8 FINANCE PTY LTD, User 000001	829020260605043223	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	

Appendix

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