illion DIRECT

10 October 2025

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

Consumer ID:	22755276
Name:	Jessica Ann Wyatt
Date of birth:	6 June 1983
Gender:	Female
Driver's licence no.	21168209
Employer name:	SPS Property Services
Current address:	288 Brazil Street, Broken Hill, NSW 2880
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
FinancialHardship account

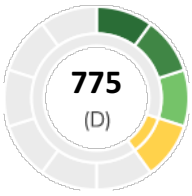
0 Current up to and including the grace period
1 Grace period to 29 days overdue
A - Temporary FHA

2 30 - 59 days overdue
3 60 - 89 days overdue
V - Variation FHA

4 90 - 119 days overdue
5 120 - 149 days overdue

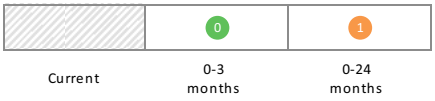
6 150 - 179 days overdue
X 180 + days overdue

Report summary



Illion Consumer Risk Score V2

A score of **775** indicates that the applicant has a score that is better than or equal to **49%** 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	4635 days
Total no. of unique lender relationships	2
Age of youngest open account	6
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	7 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	2	-	$30,000.00	7 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	2	-	-	11 months

Small and Medium amount loans

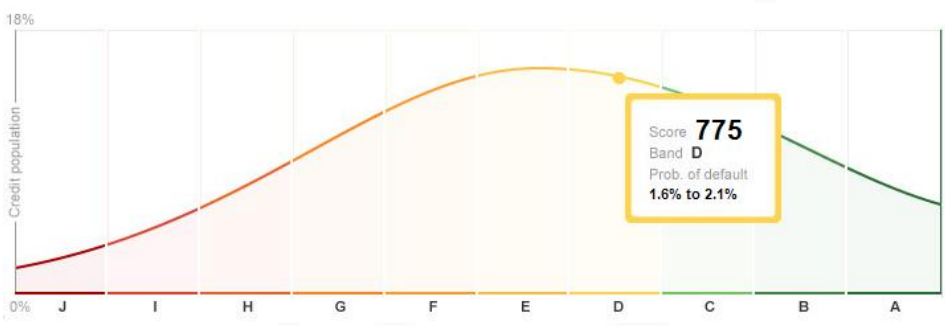
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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 ($35,312.00)	-	-	1
Auto Loan	1 ($34,412.00)	-	-	0
Personal Loan	- (-)	-	-	-
Credit Card	- (-)	-	-	-
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	- (-)	-	-	-
Telecommunications	- (-)	-	-	-
Utilities	- (-)	-	-	-
Others	1 ($500.00)	-	-	-
BNPL	1 ($400.00)	-	-	1

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 **775** indicates that the applicant has a score that is better than or equal to **49%** of all consumers on the illion database , and better than or equal to 34% 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:	$34,412	Account period:	13 Mar 2025 to Current (6 months)
Security:	Secured or Partially Secured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Sep 2025
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																
2025										2024												2023	

548171XXXXXX2546|83396264

Account type:	BNPL Facility	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$400	Account period:	30 Oct 2024 to Current (11 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Sep 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	1	1	0	0	0	0	0	0	0											
2025										2024												2023	

06482310547524|11478493

Account type:	Overdraft	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$500	Account period:	8 Feb 2013 to Current (152 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Not applicable	Last reported:	10 Sep 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
2025										2024												2023	

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
10 October 2025	CRE8 FINANCE PTY LTD, User 000001	829020251010081439	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

Disclosure notice

The information in this file may not be sold, assigned, reproduced or copied in any form whatsoever without the prior written consent of illion Data Registries Pty Ltd, illion (Australia) Pty Ltd and/or illion New Zealand Limited (together, "we", "our", "us"). This information is protected by copyright, all rights reserved.

By accepting this File you acknowledge:

- the information in this file may in whole or in part represent or be based on information provided to us from third parties, public registers or publicly available information sources;
- information in this file may not be all the information we hold on the relevant individual;
- we do not and cannot guarantee or warrant the correctness, completeness, merchantability or fitness for a particular purpose of any information in this file. Such information is to be considered current within our established procedures for updating information and usually is not the product of independent investigation prompted by any enquiry (whether by you or another person); and
- that every business decision, to some degree or another, represents an assumption of risk and that we, in providing information do not and cannot underwrite your risk in any manner whatsoever.

This file is provided on terms and conditions in the agreement between you and us or our related bodies corporate under which this file is supplied. Without limiting those terms and conditions, this means that you agree to comply with all privacy laws including any determination, code or guideline issued under those laws in the relevant territory, namely Australia and/or New Zealand.

Client services

CCB internal reference	M20251010201455-088-001823
Email	clientservices@illion.com.au
Telephone	(03) 9828 3308 or (03) 9828 3539
Fax	+61 3 9828 3447
Website	illion.com.au

Whilst illion attempts to ensure that the information provided is accurate and complete by reason of the immense quantity of detailed matter dealt within compiling the information and the fact that some of the data are supplied from sources not controlled by illion which cannot always be verified, including information provided direct from the subject of enquiry as well as the possibility of negligence and mistake, illion does not guarantee the correctness or the effective delivery of the information and will not be held responsible for any errors or omissions therein.