Equifax Apply One Score

Report for:	NYSSA PASTRIKOS (+ 1 cross-reference) D.O.B. 11 October 1982 (43 years old) 10 Ashwin ST, Gillen NT 0870	Data level:	Comprehensive
		Date generated:	08 May 2026 - 11:08
Age of file:	24 years 8 months	Transaction ID:	260508-VA05F-0006Q
Permission type:	Consumer report + Commercial report	Charge Back No.:	

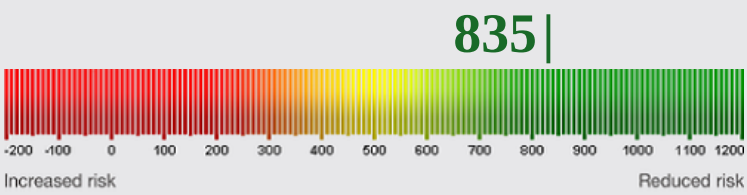
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Summary

Scores

Equifax One Score



1% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 825 | **VedaScore 1.1: 908**

Score key contributing factors

Strong Credit History
Having no arrears or defaults demonstrates better credit risk.

Credit Cards Closed
Closure of Credit Card accounts may show more responsible use of credit.

The Nature and Frequency of Applications for Credit
Unsecured credit application(s) in the past or frequent applications in a short period through several lenders may be an indicator of higher credit risk.

Longer Credit History
Longer experience with credit and lender relationships shows more responsible use of credit.

About Equifax One Score
Equifax One Score is the latest and most predictable score^ available for customers with access to Comprehensive Credit Reporting (CCR) data. Equifax One Score was built using the latest modelling techniques (Equifax proprietary Neuro Decisioning Technology) and uses the extensive Equifax bureau data to calculate a risk estimate. As with previous scores, the primary purpose of this score is to predict the likelihood of a future adverse event being recorded on the individual's Equifax bureau record or becoming 90 days or more overdue in the next 12 months.

^ Compared to other Equifax bureau scores

Disclaimer
The score is a statistical rank ordering tool only and as such should always be used in conjunction with your organisation's credit policies and procedures and other relevant information you may have about the individual, company or business. The score should not be and is not intended to be the sole basis for making a decision about whether or not to deal with a particular individual, company or business.

Headlines

Adverse on file	No	Worst RHI status last 24m	**0**
Credit enquiries	5	Financial Hardship Information (FHI)	No
Accounts	7	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$20,625**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 5 No. of defaults: 0

Data	Consumer		Commercial	
Time since last enquiry	9 months		-	
	Number	**Total**	**Number**	**Total**
Enquiries in the last 3 months	0	-	0	-
Enquiries in the last 5 years	5	$55,483	0	-
Defaults	0	-	0	-

Personal insolvencies & court actions

No. of actions: 0

Data	No. of actions
Personal insolvency	0
Default judgement	0
Other court actions	0

Accounts & repayments

No. of accounts: 7 Worst RHI status last 24m: **0** Total limit: **$20,625** FHI: No

Account type	No. of accounts (closed accounts)	Total current limits	Worst current repayment status	Worst repayment status < 24 mths	No. of accts FHI <12 mths	No. of defaults
All consumer accounts	**7 (4 closed)**	**$20,625**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	2 (1 closed)	$18,625	0	0	0	0
Credit & charge cards	2 (2 closed)	-	-	0	0	0
Auto loans	1 (1 closed)	-	-	0	0	0
Overdraft	1 (0 closed)	$1,000	-	-	0	0
Equipment hire/rental	0 (0 closed)	-	-	-	0	0
Telco & Utilities	0 (0 closed)	-	-	-	-	0
BNPL accounts	1 (0 closed)	$1,000	0	0	0	0

Business relationships

No. of relationships: 0 Disqualified directorships: 0

Data	No. of relationships
Current directorships	0
Previous directorships in the last 10 years	0
Number of external administration companies for director, or disqualified directorships	0
Business names held	0

Identity details

Identity

Identities: 2

ID source	Names		First reported date	Last reported date	Last credit enquiry
Primary					
P	Nyssa Alethea PASTRIKOS		02 Jul 2005	14 Aug 2025	14 Jul 2025
	Date of birth	11 Oct 1982	02 Jul 2005	14 Aug 2025	
	Drivers licence	1136504		14 Aug 2025	
	Gender	Female			
	File no.	549474777			
Cross references					
X1	Nyssa Alethea SWEET		03 Sep 2001		
	Date of birth	11 Oct 1982	03 Sep 2001	03 Sep 2001	

Drivers licence	369669
Gender	Female

ID Data	Details	First reported date	Last reported date	ID source
Addresses	10 Ashwin ST, Gillen NT 0870	11 Jan 2024	14 Aug 2025	P
	28 Scheelite CRES, Tennant creek NT 0860	18 Aug 2020	27 Mar 2025	P
	24 Quandong CRES, Nightcliff NT 0810	03 Sep 2001	22 Jan 2023	P, X1
Employer	NATIONAL DISABILITY INSURANCE AGENC	16 May 2022	14 Jul 2025	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 5 Total value: $55,483

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
14 Jul 2025	CBA PERSONAL LOANS	P	Personal Loan (fixed term)	$23,483	Principal (sole)	765516728 21
02 Oct 2024	WISR FINANCE PTY LTD	P	Personal Loan (fixed term)	$30,000	Principal (sole)	775029
10 Aug 2024	COMMBANK STEPPAY	P	BNPL - Facility	$0	Principal (sole)	765516728 21
22 Jan 2023	LATITUDE FINANCE AUST*	P	Credit Card	$0	Principal (sole)	
16 May 2022	NAB CREDIT CARDS	P	Credit Card	$2,000	Principal (sole)	379853442

Commercial enquiries

Total number: 0 Total value: $0

Not present on file

Insolvencies & court actions

Personal insolvencies

Total number: 0

Not Present on file

Default judgements

Total number: 0

Not Present on file

Other court actions

Total number: 0

Not Present on file

Accounts & repayments

Consumer Accounts

Personal loans

Accounts: 2 Defaults: 0 Worst repayment status: 0 Accounts with FHI: 0

WISR FINANCE PTY LTD. L (775029)

Open date	Status	Latest limit
04 Oct 2024	Closed (18 Jul 2025)	$0 (As of 14 Aug 2025)

Repayment history

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

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / **Latest cease date**				
P	04 Oct 2024	Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	3 years 0 months (Fixed)	Principal and Interest in full

COMMONWEALTH BANK OF AUSTRAL L (572838116)

Open date	Status	Latest limit
14 Jul 2025	Open	$18,625 (As of 10 Apr 2026)

Repayment history

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

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / **Latest cease date**				
P	14 Jul 2025	Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	3 years 0 months (Fixed)	Principal and Interest in full

Credit & charge cards

Accounts: 2 Defaults: 0 Worst repayment status: 0 Accounts with FHI: 0

NATIONAL AUSTRALIA BANK AU L (455703XXXXXX5883)

Open date	Status	Latest limit
23 May 2022	Closed (27 Jan 2026)	$0 (As of 04 Feb 2026)

Repayment history

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

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / **Latest cease date**				
P	23 May 2022	Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

LATITUDE FINANCE AUST.. L (521894XXXXXX6466)

Open date	Status	Latest limit
23 Jan 2023	Closed (22 Oct 2024)	$10,000

Repayment history

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

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date **Latest cease date**				
P	23 Jan 2023	Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

Auto loans

Accounts: 1 Defaults: 0 Worst repayment status: 0 Accounts with FHI: 0

WISR FINANCE PTY LTD. L (272318)

Open date	Status	Latest limit
19 May 2021	Closed (09 Oct 2024)	$0 (As of 25 Nov 2024)

Repayment history

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

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date **Latest cease date**				
P	19 May 2021	Auto Loan (Secured or Partially Secured)	Principal (1 of 1)	5 years 0 months (Fixed)	Principal and Interest in full

Overdraft

Accounts: 1 Defaults: 0 Worst repayment status: - Accounts with FHI: 0

COMMONWEALTH BANK OF AUSTRAL L (06590310283045)

Open date	Status	Latest limit
22 Nov 2010	Open	$1,000

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date **Latest cease date**				
P	22 Nov 2010	Overdraft (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Not applicable for the account

BNPL accounts

Accounts: 1 Defaults: 0 Worst repayment status: 0 Accounts with FHI: 0

COMMONWEALTH BANK OF AUSTRAL L (548171XXXXXX6199)

Open date	Status	Latest limit
10 Aug 2024	Open	$1,000

Repayment history

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

Other details

ID source	Association		Account type	Relationship	Term	Loan payment method
	Latest start date	Latest cease date				
P	10 Aug 2024		BNPL - Facility (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

Business relationships

Business names

Total number: 0

Not present on file

Current directorships

Total number: 0

Not present on file

Previous directorships

Total number: 0

Not present on file

Disqualified directorships

Total number: 0

Not present on file