illion DIRECT

16 October 2025

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

Consumer ID:	6195616
Name:	Nyssa Alethea Pastrikos
Date of birth:	11 October 1982
Gender:	Female
Driver's licence no.	1136504
Employer name:	National Disability Insurance Agency
Current address:	10 Ashwin Street, Gillen, NT 0870
Previous address:	28 Scheelite Crescent, Tennant Creek, NT 0860

– 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

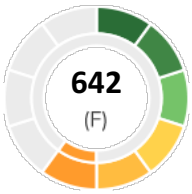
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Illion Consumer Risk Score V2

A score of **642** indicates that the applicant has a score that is better than or equal to **22%** of all consumers on the illion database.

0	0	1
Current	0-3 months	0-24 months

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	7 ($130,483.00)
Bankruptcies	-
Total no. of open accounts	4

Judgements	-
Age of credit file	8151 days
Total no. of unique lender relationships	2
Age of youngest open account	3
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	-	-	7	-	$53,483.00	3 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	4	-	$53,483.00	3 months
Credit Card	-	-	2	-	-	32 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	1	-	-	14 months

Small and Medium amount loans

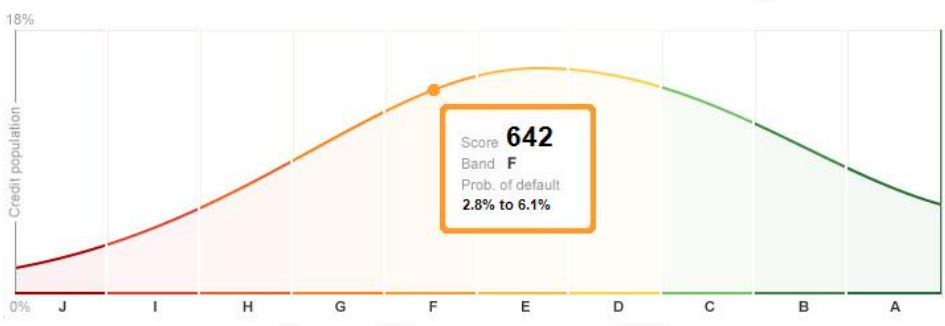
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	7 ($36,023.00)	3	0	1
Auto Loan	1 (-)	1	-	0
Personal Loan	2 ($22,023.00)	1	0	0
Credit Card	2 ($12,000.00)	1	0	1
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	- (-)	-	-	-
Telecommunications	- (-)	-	-	-
Utilities	- (-)	-	-	-
Others	1 ($1,000.00)	-	-	-
BNPL	1 ($1,000.00)	-	0	0

Scores

Illion Consumer Risk Score V2



Band

Key influencing factors

- No Derogatory Information on Bureau
- Number of Personal Loan Enquiries
- Number of Lending Enquiries
- Recency of Previous Credit Enquiry

A score of **642** indicates that the applicant has a score that is better than or equal to **22%** of all consumers on the illion database , and better than or equal to 11% of the applicants for **Other** on the illion database.

Accounts

572838116

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$22,023	Account period:	14 Jul 2025 to Current (3 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Oct 2025
Credit type:	Fixed			Term of loan:	036		
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																				
2025										2024												2023	

775029|775029

Account type:	Personal Loan (fixed term)	Current credit provider:	Wisr Finance Pty Ltd	Credit limit:	$0	Account period:	4 Oct 2024 to 18 Jul 2025 (9 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	8 Aug 2025
Credit type:	Fixed			Term of loan:	036		
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	0	0	0	0											
2025										2024												2023	

548171XXXXXX6199|82159157

Account type:	BNPL Facility	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$1,000	Account period:	10 Aug 2024 to Current (14 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Oct 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	0	0	0	0	0	0	0	0	0	0	0	0									
2025										2024												2023	

521894XXXXXX6466|32906263

Account type:	Credit Card	Current credit provider:	Latitude Finance Australia	Credit limit:	$10,000	Account period:	23 Jan 2023 to 22 Oct 2024 (20 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	7 Nov 2024
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	0	0	0	0	0	0	0	0	0	0
2025										2024												2023	

455703XXXXXX5883|18181189

Account type:	Credit Card	Current credit provider:	NAB GROUP	Credit limit:	$2,000	Account period:	23 May 2022 to Current (40 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	2 Oct 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0
2025										2024												2023	

272318|272318

Account type:	Auto Loan	Current credit provider:	Wisr Finance Pty Ltd	Credit limit:	$0	Account period:	19 May 2021 to 9 Oct 2024 (40 months)
Security:	Secured or Partially Secured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	15 Nov 2024
Credit type:	Fixed			Term of loan:	060		
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	0	0	0	0	0	0
2025										2024												2023	

06590310283045|12187656

Account type:	Overdraft	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$1,000	Account period:	22 Nov 2010 to Current (178 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**	
16 October 2025	CRE8 FINANCE PTY LTD, User 000001	830420251016043119	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
14 July 2025	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	765516728 21	Loan Contract	$23,483	Principal	
2 October 2024	Wisr Finance Pty Ltd, User 000001	775029	Loan Contract	$30,000	Principal	
10 August 2024	BNPL - COMMONWEALTH BANK OF AUSTRALIA, User 000002	000596332216	BNPL Facility	-	Principal	
22 January 2023	Latitude Finance Australia, User 000001	GOM230122025634NI	Revolving Credit	-	Principal	
16 May 2022	NATIONAL AUSTRALIA BANK, User 000001	379853442	Revolving Credit	$2,000	Principal	
7 May 2021	Wisr Finance Pty Ltd, User 000001	272318	Loan Contract	$40,000	Principal	
31 March 2021	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 005000	000224899379	Loan Contract	$35,000	Principal	

Appendix

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