14 September 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	9684180
Name:	Karyn Marie Paget
Date of birth:	14 September 1970
Gender:	Female
Driver's licence no.	F73450
Employer name:	NURSING AGENCY OF AUST PTY LTD
Current address:	9 Ulva Avenue, Warradale, SA 5046
Previous address:	47 Lewis Street, South Brighton, SA 5048

–
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

2 30 - 59 days overdue

3 60 - 89 days overdue

4 90 - 119 days overdue

5 120 - 149 days overdue

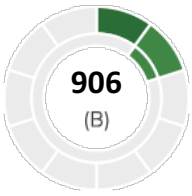
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Experian Consumer Risk Score V2

A score of **906** indicates that the applicant has a score that is better than or equal to **73%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	906

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	4 ($43,704.25)
Bankruptcies	-
Total no. of open accounts	4

Judgements	-
Age of credit file	7084 days
Total no. of unique lender relationships	3
Age of youngest open account	45
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	-	$43,704.25	19 months
Auto Loan	-	-	1	-	$43,704.25	21 months
Personal Loan	-	-	-	-	-	-
Credit Card	-	-	3	-	-	19 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

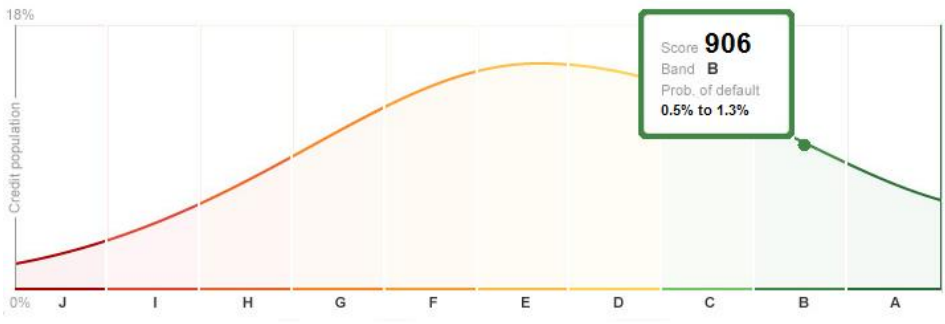
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
SubPrime	3	-	-	-	-	-	-	-	-	-

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	**4 ($15,000.00)**	-	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	- (-)	-	-	-
Credit Card	2 ($15,000.00)	-	0	0
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	- (-)	-	-	-
Telecommunications	2 (-)	-	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	- (-)	-	-	-

Scores

Experian Consumer Risk Score V2



Band

Key influencing factors

- No Derogatory Information on Bureau
- Number of Low Value Credit Enquiries
- Length of Account History
- Demographic Profile

A score of **906** indicates that the applicant has a score that is better than or equal to **73%** of all consumers on the Experian database , and better than or equal to 76% of the applicants for **Other** on the Experian database.

Accounts

521894XXXXXX5994|29561295

Account type:	Credit Card	Current credit provider:	Latitude Finance Australia	Credit limit:	$10,000	Account period:	4 Apr 2017 to Current (113 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	26 Aug 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

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

455702XXXXXX9744|2509761

Account type:	Credit Card	Current credit provider:	NAB GROUP	Credit limit:	$5,000	Account period:	28 Apr 2003 to Current (280 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	2 Sep 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

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

62351913496

Account type:	Telecommunications Services	Current credit provider:	OPTUS	Payment type:	Not applicable	Account period:	24 Nov 2022 to Current (45 months)
Security:	Unsecured	Industry:	Telco	Term of loan:	XXX	Last reported:	1 Aug 2023
Credit type:	Revolving						
Relationship:	Principal's Account						

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

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

62191143247

Account type:	Telecommunications Services	Current credit provider:	OPTUS	Payment type:	Not applicable	Account period:	22 Dec 2016 to Current (116 months)
Security:	Unsecured	Industry:	Telco	Term of loan:	XXX	Last reported:	1 Aug 2023
Credit type:	Revolving						
Relationship:	Principal's Account						

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
14 September 2026	CRE8 FINANCE PTY LTD, User 000001	843920260914121600	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
31 January 2025	Credit Corp Financial Services Pty Limited, User 001000	14973996	Revolving Credit	-	Principal	
12 December 2024	Australian Alliance Automotive Finance Pty Ltd, User 000001	AP-1689667	Loan Contract	$43,704	Principal	
1 July 2024	Credit Corp Financial Services Pty Limited, User 001000	14618024	Revolving Credit	-	Principal	
25 January 2022	Credit Corp Financial Services Pty Limited, User 001000	13146589	Revolving Credit	-	Principal	

Appendix

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