06 August 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	17752341
Name:	Bianca Vessey
Date of birth:	5 June 1992
Gender:	U
Driver's licence no.	098189582
Employer name:	National Australian Bank
Current address:	17 Osmia Street, Anketell, WA 6167
Previous address:	U 3/52 Hilltop Avenue, Chermside, QLD 4032

–
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

A - Temporary FHA

2 30 - 59 days overdue

3 60 - 89 days overdue

V - Variation FHA

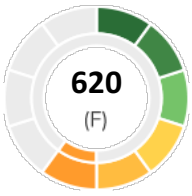
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

Report summary



Experian Consumer Risk Score V2

A score of **620** indicates that the applicant has a score that is better than or equal to **26%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	620

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	7 ($133,923.00)
Bankruptcies	-
Total no. of open accounts	1

Judgements	-
Age of credit file	5812 days
Total no. of unique lender relationships	1
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	-	-	7	-	$123,923.00	6 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	5	-	$123,923.00	6 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	2	-	-	7 months
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

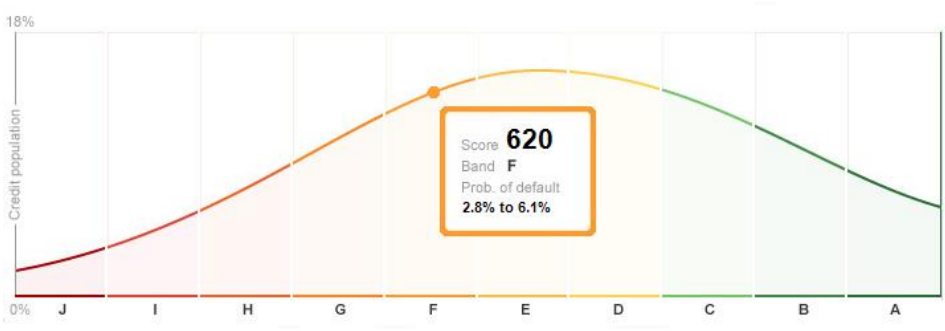
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
SubPrime	1	-	-	-	-	-	-	-	-	-

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 ($123,922.00)**	**3**	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	4 ($123,922.00)	3	0	0
Credit Card	- (-)	-	-	-
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	- (-)	-	-	-
Telecommunications	- (-)	-	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	- (-)	-	-	-

Scores

Experian Consumer Risk Score V2



Band

Key influencing factors

- No Derogatory Information on Bureau
- Length of Account History
- Number of Personal Loan Enquiries
- Number of Lending Enquiries

A score of **620** indicates that the applicant has a score that is better than or equal to **26%** of all consumers on the Experian database , and better than or equal to 14% of the applicants for **Other** on the Experian database.

Accounts

L00005871140|L00005871140

Account type:	Personal Loan (fixed term)	Current credit provider:	HARMONEY AUSTRALIA PTY LTD	Credit limit:	$70,574	Account period:	16 Jan 2026 to Current (6 months)
Security:	Unspecified	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	13 Jul 2026
Credit type:	Fixed			Term of loan:	084		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

L00005453327|L00005453327

Account type:	Personal Loan (fixed term)	Current credit provider:	HARMONEY AUSTRALIA PTY LTD	Credit limit:	$2,773	Account period:	16 Oct 2025 to 19 Jan 2026 (3 months)
Security:	Unspecified	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	9 Feb 2026
Credit type:	Fixed			Term of loan:	036		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

L00005292836|L00005292836

Account type:	Personal Loan (fixed term)	Current credit provider:	HARMONEY AUSTRALIA PTY LTD	Credit limit:	$25,000	Account period:	2 Sep 2025 to 16 Jan 2026 (4 months)
Security:	Unspecified	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	9 Feb 2026
Credit type:	Fixed			Term of loan:	084		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

L00004673117|L00004673117

Account type:	Personal Loan (fixed term)	Current credit provider:	HARMONEY AUSTRALIA PTY LTD	Credit limit:	$25,575	Account period:	5 May 2025 to 19 Jan 2026 (8 months)
Security:	Unspecified	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	9 Feb 2026
Credit type:	Fixed			Term of loan:	084		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
6 August 2026	CRE8 FINANCE PTY LTD, User 000001	883120260806111331	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
16 January 2026	HARMONEY AUSTRALIA PTY LTD, User 000018	L00005871140	Loan Contract	$70,575	Principal	
24 December 2025	Telstra Limited, User 000002	204143886020251224194738	Telecommunications	Unspecified	Principal	
16 October 2025	HARMONEY AUSTRALIA PTY LTD, User 000018	L00005453327	Loan Contract	$2,773	Principal	
2 September 2025	HARMONEY AUSTRALIA PTY LTD, User 000018	L00005292836	Loan Contract	$25,000	Principal	
5 May 2025	HARMONEY AUSTRALIA PTY LTD, User 000018	L00004673117	Loan Contract	$25,575	Principal	
27 June 2022	MONEYSPOT FINANCE PTY LTD, User 001000	REQCBD3NZ093	Loan Contract	$10,000	Principal	
18 January 2022	OPTUS, User 000001	295165135WH8N1_1	Telecommunications	-	Principal	

Appendix

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