08 July 2026

Experian Consumer Access Report with ECRS v2

For consumer purpose

Personal details:

Consumer ID:	22270108
Name:	Jessica Jane Van Dijk
Date of birth:	9 March 1983
Gender:	Female
Driver's licence no.	057454304
Employer name:	Barwon Health
Current address:	8 Achilpa Avenue, Clifton Springs, VIC 3222
Previous address:	46 Delungra Avenue, Clifton Springs, VIC 3222

– 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

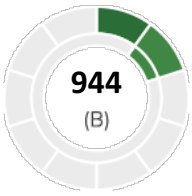
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

Report summary



Experian Consumer Risk Score V2

A score of **944** indicates that the applicant has a score that is better than or equal to **79%** of all consumers on the Experian database.

Experian Consumer Risk Score V2	944

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	5 ($442,000.00)
Bankruptcies	-
Total no. of open accounts	2

Judgements	-
Age of credit file	5012 days
Total no. of unique lender relationships	2
Age of youngest open account	19
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	-	-	5	-	$440,000.00	10 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	-	-	-	-
Credit Card	-	-	1	-	-	27 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	1	-	$440,000.00	21 months
Telecommunications	-	-	1	-	-	10 months
Utilities	-	-	2	-	-	11 months
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

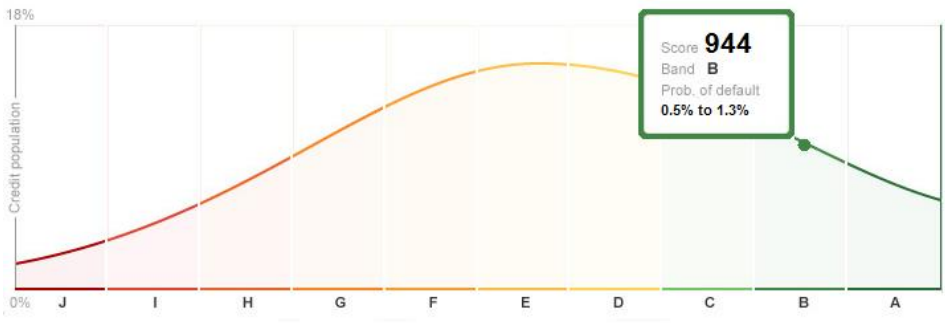
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-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

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 ($433,811.00)**	**1**	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	- (-)	-	-	-
Credit Card	2 ($2,000.00)	1	0	0
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	1 ($431,811.00)	-	-	0
Telecommunications	- (-)	-	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	- (-)	-	-	-

Scores

Experian Consumer Risk Score V2



Band

Key influencing factors

- No Derogatory Information on Bureau
- Number of Lending Enquiries
- Recency of Previous Credit Enquiry
- Number of Mortgage Accounts

A score of **944** indicates that the applicant has a score that is better than or equal to **79%** of all consumers on the Experian database , and better than or equal to 83% of the applicants for **Other** on the Experian database.

Accounts

4321955429

Account type:	Real Property Mortgage	**Current credit provider:**	BANKWEST	**Credit limit:**	$431,811	**Account period:**	29 Nov 2024 to Current (19 months)
Security:	Secured or Partially Secured	**Industry:**	Credit	**Payment type:**	Principal and Interest	**Last reported:**	18 Jun 2026
Credit type:	Fixed			**Term of loan:**	360		
Relationship:	Principal's Account			**Unit of Time:**	Months		

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

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

455702XXXXXX2603|20832590

Account type:	Credit Card	**Current credit provider:**	NAB GROUP	**Credit limit:**	$2,000	**Account period:**	12 Mar 2024 to Current (27 months)
Security:	Unsecured	**Industry:**	Credit	**Payment type:**	Principal and Interest	**Last reported:**	2 Jul 2026
Credit type:	Revolving			**Term of loan:**	XXX		
Relationship:	Principal's Account						

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

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

455703XXXXXX7015|9133356

Account type:	Credit Card	**Current credit provider:**	NAB GROUP	**Credit limit:**	$0	**Account period:**	14 Jan 2016 to 2 Dec 2024 (106 months)
Security:	Unsecured	**Industry:**	Credit	**Payment type:**	Principal and Interest	**Last reported:**	2 Jan 2025
Credit type:	Revolving			**Term of loan:**	XXX		
Relationship:	Principal's Account						

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
8 July 2026	CRE8 FINANCE PTY LTD, User 000001	895020260708120543	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
25 August 2025	Telstra Limited, User 000002	20087517812025082509195 2	Telecommunications	Unspecified	Principal	
26 July 2025	RED ENERGY PTY LTD, User 001000	8DDCC4F01D317D1_1	Utilities	-	Principal	
12 September 2024	Bankwest, User 000001	13590545-PROD1-P1	Real Estate Mortgage	$440,000	Joint	
12 March 2024	NATIONAL AUSTRALIA BANK, User 000001	180736222	Revolving Credit	$2,000	Principal	
6 September 2022	OVO Energy Pty Ltd, User 000001	2397132F-9C28-4D4C-9754-D5DC47E8C17F	Utilities	Unspecified	Principal	

Public records

Company directorship

Current boards

Name	ACN	APAC ID	Status	Appointed	Source
JJ VAN DIJK & SA BOWIE SMSF PTY LTD	680 180 563	115609880	REGD	23 Aug 2024	**Extract date:** 3 Sep 2024 **Data source:** ASIC

Appendix

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