illion DIRECT

16 November 2025

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

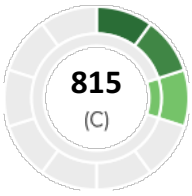
Consumer ID:	20074234
Name:	Paul Brian Godfrey
Date of birth:	21 September 1963
Gender:	Male
Driver's licence no.	112853913
Employer name:	Services Australia
Current address:	U 17/70 Madigan Street, Hackett, ACT 2602
Previous address:	9 Boxgrove Avenue, Wynnum, QLD 4178

– 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

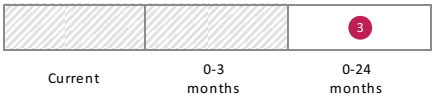
0 Current up to and including the grace period
1 Grace period to 29 days overdue
2 30 - 59 days overdue
3 60 - 89 days overdue
4 90 - 119 days overdue
5 120 - 149 days overdue
6 150 - 179 days overdue
X 180 + days overdue
A - Temporary FHA
V - Variation FHA

Report summary



Illion Consumer Risk Score V2

A score of **815** indicates that the applicant has a score that is better than or equal to **61%** of all consumers on the illion database.



Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	2 ($18,329.00)
Bankruptcies	-
Total no. of open accounts	1

Judgements	-
Age of credit file	5184 days
Total no. of unique lender relationships	1
Age of youngest open account	98
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	-	-	2	-	$6,329.00	18 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	2	-	$6,329.00	18 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

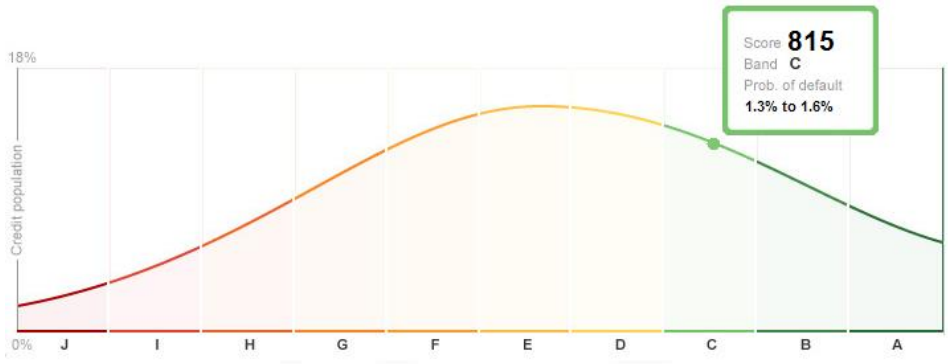
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-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

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	2 ($1,900.00)	1	-	3
Auto Loan	- (-)	-	-	-
Personal Loan	1 (-)	1	-	3
Credit Card	- (-)	-	-	-
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	- (-)	-	-	-
Telecommunications	- (-)	-	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	- (-)	-	-	-

Scores

Illion Consumer Risk Score V2



Band

Key influencing factors

- No Derogatory Information on Bureau
- Demographic Profile
- Number of Credit Card or Line of Credit Enquiries
- Number of Recent Credit Enquiries

A score of **815** indicates that the applicant has a score that is better than or equal to **61%** of all consumers on the illion database , and better than or equal to 49% of the applicants for **Other** on the illion database.

Accounts

467989924

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$0	Account period:	3 Nov 2022 to 12 Nov 2024 (24 months)
Security:	Unsecured			Payment type:	Principal and Interest		
Credit type:	Fixed	Industry:	Credit	Term of loan:	024	Last reported:	10 Dec 2024
Relationship:	Principal's Account			Unit of Time:	Months		

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

Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
												0	0	0	0	0	0	0	0	0	3	2	0
2025											2024												2023

06400111685674|9593616

Account type:	Overdraft	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$1,900	Account period:	30 Aug 2017 to Current (98 months)
Security:	Unsecured			Payment type:	Not applicable		
Credit type:	Revolving	Industry:	Credit	Term of loan:	XXX	Last reported:	10 Nov 2025
Relationship:	Principal's Account						

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

Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
2025											2024												2023

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
16 November 2025	CRE8 FINANCE PTY LTD, User 000001	802120251116121951	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
24 April 2024	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	5062000 21	Loan Contract	$6,329	Principal	
31 October 2022	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	5062000 21	Loan Contract	$12,000	Principal	

Appendix

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