illion DIRECT

16 November 2025

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

Consumer ID:	14766044
Name:	Sarah Jane Godfrey
Date of birth:	7 December 1970
Gender:	Female
Driver's licence no.	111365533
Employer name:	Services Australia
Current address:	70 Madigan Street, Hackett, ACT 2602
Previous address:	U 207/24 Lonsdale Street, Braddon, ACT 2612

–
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 **669** indicates that the applicant has a score that is better than or equal to **26%** of all consumers on the illion database.

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	6 ($6,750.00)
Bankruptcies	-
Total no. of open accounts	2

Judgements	-
Age of credit file	5975 days
Total no. of unique lender relationships	2
Age of youngest open account	35
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	-	-	6	-	$1,750.00	12 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	2	-	$1,750.00	19 months
Credit Card	-	-	3	-	-	21 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	1	-	-	12 months

Small and Medium amount loans

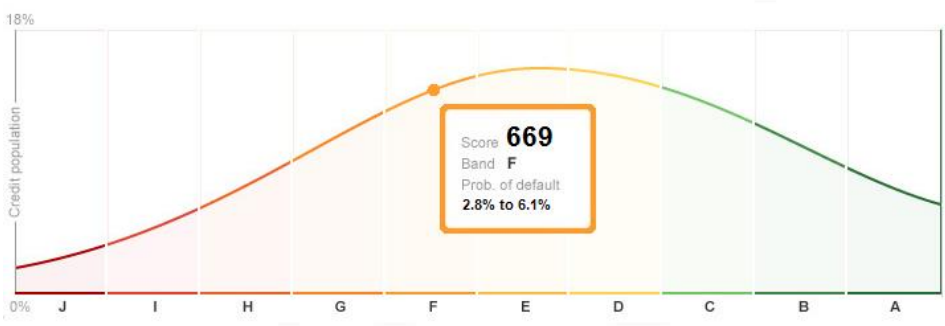
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	1	-	-	1	-	-	-	0	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
SubPrime	2	-	-	1	-	-	-	0	-	-

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 ($5,748.00)	1	0	3
Auto Loan	- (-)	-	-	-
Personal Loan	2 ($1,248.00)	1	0	1
Credit Card	1 ($4,500.00)	-	0	3
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
- Number of Low Value Credit Enquiries
- Demographic Profile
- Number of Recent Credit Enquiries

A score of **669** indicates that the applicant has a score that is better than or equal to **26%** of all consumers on the illion database , and better than or equal to 13% of the applicants for **Other** on the illion database.

Accounts

18621161627516

Account type:	Personal Loan (fixed term)	Current credit provider:	FAIR GO FINANCE PTY LTD	Credit limit:	$880	Account period:	26 Mar 2024 to 21 Aug 2024 (4 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	6 Sep 2024
Credit type:	Fixed			Term of loan:	006		
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			
2025											2024												2023

4076920

Account type:	Personal Loan (fixed term)	Current credit provider:	MONEY PLACE	Credit limit:	$368	Account period:	2 Dec 2022 to Current (35 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	5 Nov 2025
Credit type:	Fixed			Term of loan:	036		
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	0	0	0	0	0	0	1	0	0	1	1	0	0	0
2025											2024												2023

535316XXXXXX2781|66329027

Account type:	Credit Card	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$4,500	Account period:	11 Jun 2022 to Current (41 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Nov 2025
Credit type:	Revolving			Term of loan:	XXX		
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
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	2	1	0
2025											2024												2023

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
16 November 2025	CRE8 FINANCE PTY LTD, User 000001	802120251116122148	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
3 November 2024	AFTERPAY, User 000001	2411d798-efb5-48c9-a202-22b2d4653572	BNPL Facility	Unspecified	Principal	
25 March 2024	FAIR GO FINANCE PTY LTD, User 000018	C855300	Loan Contract	$1,750	Principal	
10 February 2024	Credit Corp Financial Services Pty Limited, User 001000	14403904	Revolving Credit	-	Principal	
2 December 2022	MONEY PLACE, User 000003	APP-0000265067	Loan Contract	$5,000	Principal	
7 June 2022	COMMONWEALTH BANK OF AUSTRALIA - CREDIT CARDS, User 000002	000346788413	Revolving Credit	-	Principal	
4 January 2021	COMMONWEALTH BANK OF AUSTRALIA - CREDIT CARDS, User 000002	000200923437	Revolving Credit	-	Principal	

Appendix

Disclosure notice

The information in this file may not be sold, assigned, reproduced or copied in any form whatsoever without the prior written consent of illion Data Registries Pty Ltd, illion (Australia) Pty Ltd and/or illion New Zealand Limited (together, "we", "our", "us"). This information is protected by copyright, all rights reserved.

By accepting this File you acknowledge:

- the information in this file may in whole or in part represent or be based on information provided to us from third parties, public registers or publicly available information sources;
- information in this file may not be all the information we hold on the relevant individual;
- we do not and cannot guarantee or warrant the correctness, completeness, merchantability or fitness for a particular purpose of any information in this file. Such information is to be considered current within our established procedures for updating information and usually is not the product of independent investigation prompted by any enquiry (whether by you or another person); and
- that every business decision, to some degree or another, represents an assumption of risk and that we, in providing information do not and cannot underwrite your risk in any manner whatsoever.

This file is provided on terms and conditions in the agreement between you and us or our related bodies corporate under which this file is supplied. Without limiting those terms and conditions, this means that you agree to comply with all privacy laws including any determination, code or guideline issued under those laws in the relevant territory, namely Australia and/or New Zealand.

Client services

CCB internal reference	M20251116122150-319-000223
Email	clientservices@illion.com.au
Telephone	(03) 9828 3308 or (03) 9828 3539
Fax	+61 3 9828 3447
Website	illion.com.au

Whilst illion attempts to ensure that the information provided is accurate and complete by reason of the immense quantity of detailed matter dealt within compiling the information and the fact that some of the data are supplied from sources not controlled by illion which cannot always be verified, including information provided direct from the subject of enquiry as well as the possibility of negligence and mistake, illion does not guarantee the correctness or the effective delivery of the information and will not be held responsible for any errors or omissions therein.