illion DIRECT

10 March 2026

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

Consumer ID:	19141896
Name:	Christopher James De-Vreede
Date of birth:	5 September 1992
Gender:	Male
Driver's licence no.	101251442
Employer name:	SOJITZ BLUE PTY LTD
Current address:	25 Shaw Place, Redland Bay, QLD 4165
Previous address:	4 Dodd Drive, Emerald, QLD 4720

– 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

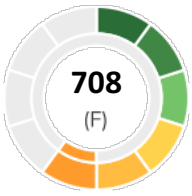
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Illion Consumer Risk Score V2

A score of **708** indicates that the applicant has a score that is better than or equal to **33%** of all consumers on the illion database.

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	9 ($221,991.00)
Bankruptcies	-
Total no. of open accounts	4

Judgements	-
Age of credit file	5450 days
Total no. of unique lender relationships	3
Age of youngest open account	13
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	-	-	9	-	$61,991.00	3 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	7	-	$61,990.00	13 months
Credit Card	-	-	1	-	-	32 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	1	-	$1.00	3 months
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

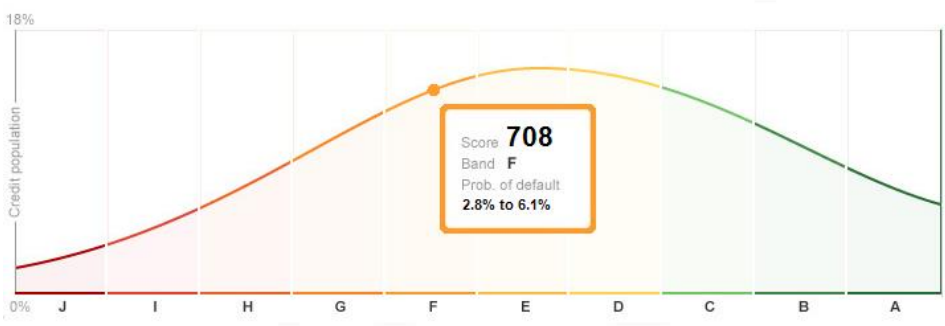
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	5 ($101,442.00)	1	0	0
Auto Loan	1 (-)	1	-	0
Personal Loan	3 ($71,242.00)	-	-	0
Credit Card	1 ($30,200.00)	-	0	0
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 Mortgage Enquiries
- Number of Personal Loan Enquiries
- Number of Lending Enquiries

A score of **708** indicates that the applicant has a score that is better than or equal to **33%** of all consumers on the illion database , and better than or equal to 18% of the applicants for **Other** on the illion database.

Accounts

885359511

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$13,522	Account period:	7 Feb 2025 to Current (13 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 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)

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

1113079|01

Account type:	Personal Loan (fixed term)	Current credit provider:	Now Finance	Credit limit:	$16,337	Account period:	12 Apr 2024 to Current (22 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	19 Feb 2026
Credit type:	Fixed			Term of loan:	060		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

470134476

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$41,383	Account period:	12 Feb 2024 to Current (24 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 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)

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

320400XXXXXX3098|23850374

Account type:	Credit Card	Current credit provider:	Partner NAB LTD	Credit limit:	$30,200	Account period:	10 Jul 2023 to Current (32 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	2 Mar 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

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

H150813362109

Account type:	Auto Loan	**Current credit provider:**	Plenti Finance Pty Limited	**Credit limit:**	$0
Security:	Secured or Partially Secured	**Industry:**	Credit	**Payment type:**	Principal and Interest
Credit type:	Fixed			**Term of loan:**	084
Relationship:	Principal's Account			**Unit of Time:**	Months

Account period:	6 Dec 2022 to 20 Nov 2024 (23 months)
Last reported:	24 Dec 2024

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
10 March 2026	CRE8 FINANCE PTY LTD, User 000001	807620260310090541	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
3 December 2025	COMMONWEALTH BANK OF AUSTRALIA - HOME LOANS, User 005000	000739152052	Real Estate Mortgage	$1	Principal	
6 February 2025	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	398689485 21	Loan Contract	$15,000	Principal	
10 April 2024	Now Finance, User 000001	1113079	Loan Contract	$21,990	Principal	
28 March 2024	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	398689485 21	Loan Contract	$25,000	Principal	
11 February 2024	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	398689485 21	Loan Contract	$50,000	Principal	
10 July 2023	Partner NAB Ltd, User 003000	20230710004635046	Revolving Credit	Unspecified	Principal	
9 December 2021	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 005000	000295259146	Loan Contract	$50,000	Principal	
2 July 2021	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	398689485 21	Loan Contract	$40,000	Principal	
12 April 2021	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	398689485 21	Loan Contract	$20,000	Principal	

Appendix

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