illion DIRECT

28 February 2026

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

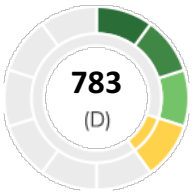
Consumer ID:	11818466
Name:	GRAHAM BENTLEY CHURCH
Date of birth:	16 February 1980
Gender:	Male
Driver's licence no.	054239045
Employer name:	Braeside Mills
Current address:	27 Eva Street, Malvern, VIC 3144
Previous address:	U 14/19 Harlington Avenue, Eltham, VIC 3095

– 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 **783** indicates that the applicant has a score that is better than or equal to **52%** 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)	4 ($148,333.25)
Bankruptcies	-
Total no. of open accounts	3

Judgements	-
Age of credit file	6506 days
Total no. of unique lender relationships	2
Age of youngest open account	21
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	-	-	4	-	$30,000.00	21 months
Auto Loan	-	-	1	-	-	34 months
Personal Loan	-	-	2	-	$20,000.00	23 months
Credit Card	-	-	1	-	$10,000.00	21 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

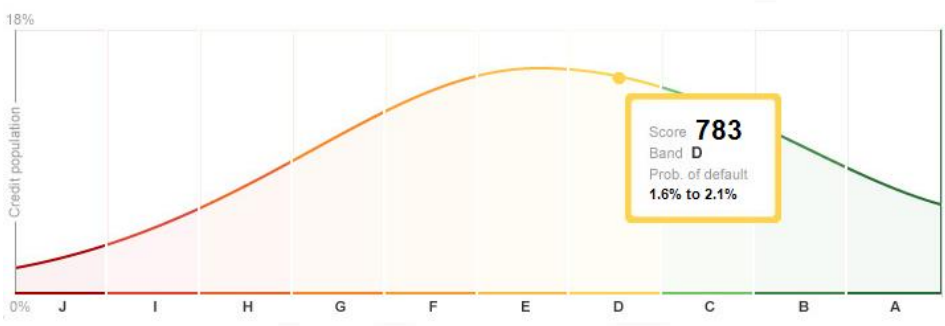
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	3 ($17,923.00)	-	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	1 ($4,923.00)	-	0	0
Credit Card	2 ($13,000.00)	-	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
- Demographic Profile
- Number of Recent Credit Enquiries
- Number of Personal Loan Enquiries

A score of **783** indicates that the applicant has a score that is better than or equal to **52%** of all consumers on the illion database , and better than or equal to 37% of the applicants for **Other** on the illion database.

Accounts

456468xxxxxx6494|309675422

Account type:	Credit Card	Current credit provider:	AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD	Credit limit:	$10,000	Account period:	15 May 2024 to Current (21 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Not applicable	Last reported:	19 Feb 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

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

470234514

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$4,923	Account period:	1 Mar 2024 to Current (23 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 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)

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

535316XXXXXX7734|58277251

Account type:	Credit Card	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$3,000	Account period:	2 Jul 2018 to Current (91 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Feb 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
28 February 2026	CRE8 FINANCE PTY LTD, User 000001	807820260228054957	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
2 May 2024	AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD, User 000001	2431238321431	Revolving Credit	$10,000	Principal	
1 March 2024	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	149420943 21	Loan Contract	$20,000	Principal	
26 June 2023	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	149420943 21	Loan Contract	$60,000	Principal	
21 April 2023	TOYOTA FINANCE AUSTRALIA LIMITED, User 000001	AP-1102821	Loan Contract	$58,333	Principal	

Public records

Company directorship						
Previous boards						
Name	**ACN**	**DUNS**	**Status**	**Appointed**	**Ceased**	**Source**
IC MEGA AUSTRALIA PTY LTD	123 806 879	75-561-6914	DRGD	6 Feb 2007	9 Feb 2010	**Extract date:** **28 Apr 2015** **Data source:** **ASIC**

Appendix

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