illion
DIRECT

03 February 2026

# illion Consumer Access Report with iCRS v2

For consumer purpose

## Personal details:

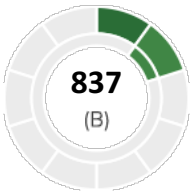
| | |
|---|---|
| Consumer ID: | 20622448 |
| Name: | Kenneth George White |
| Date of birth: | 15 June 1984 |
| Gender: | U |
| Driver's licence no. | 13767694 |
| Employer name: | McMahon Mining |
| Current address: | 13 Goodenia Court, Voyager Point, NSW 2172 |
| Previous address: | 99 Birdwood Road, Georges Hall, NSW 2198 |

– Dash
Indicates either:
- account holder not yet started
- account holder ceased
- account closed
- account not opened yet
- no information reported

Consumer account
Commercial account
FinancialHardship account

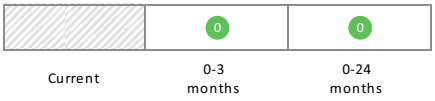
0 Current up to and including the grace period
1 Grace period to 29 days overdue
2 30 - 59 days overdue
3 60 - 89 days overdue
4 90 - 119 days overdue
5 120 - 149 days overdue
6 150 - 179 days overdue
X 180 + days overdue
A - Temporary FHA
V - Variation FHA

# Report summary




## Illion Consumer Risk Score V2

A score of **837** indicates that the applicant has a score that is better than or equal to **67%** of all consumers on the illion database.




| Overview | |
|---|---|
| Adverse | - |
| Defaults (Total amount) | - (-) |
| Enquiries (Total amount) | 1 ($109,968.70) |
| Bankruptcies | - |
| Total no. of open accounts | 2 |

| | |
|---|---|
| Judgements | - |
| Age of credit file | 5167 days |
| Total no. of unique lender relationships | 2 |
| Age of youngest open account | 20 |
| 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 | - | - | 1 | - | $109,968.70 | 21 months |
| Auto Loan | - | - | 1 | - | $109,968.70 | 21 months |
| Personal Loan | - | - | - | - | - | - |
| Credit Card | - | - | - | - | - | - |
| Charge Card | - | - | - | - | - | - |
| Equipment Hire Or Rental | - | - | - | - | - | - |
| Mortgage | - | - | - | - | - | - |
| Telecommunications | - | - | - | - | - | - |
| Utilities | - | - | - | - | - | - |
| Others | - | - | - | - | - | - |
| BNPL | - | - | - | - | - | - |

## Small and Medium amount loans

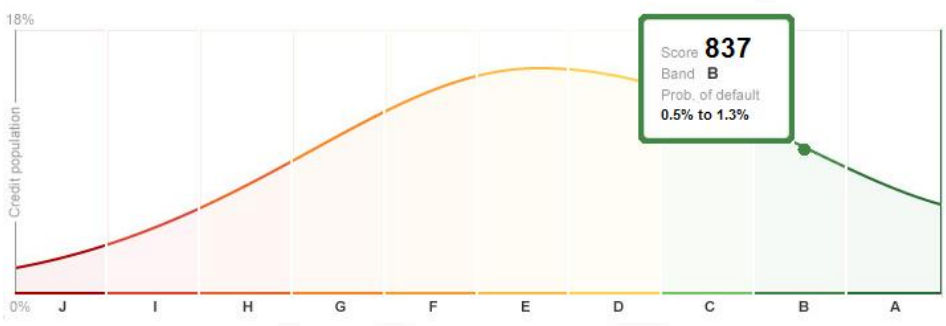
| Loan type | No. of enquiries made | | | No. of accounts opened | | | Limit of open accounts | Worst payments status (all accounts) | Total defaults | Paid defaults |
|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Within 0-14 days | Within 0-30 days | Total | Within 0-14 days | Within 0-30 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 ($135,992.00) | - | - | 0 |
| Auto Loan | 1 ($69,268.00) | - | - | 0 |
| Personal Loan | - (-) | - | - | - |
| Credit Card | - (-) | - | - | - |
| Charge Card | - (-) | - | - | - |
| Equipment Hire Or Rental | - (-) | - | - | - |
| Mortgage | 1 ($66,724.00) | - | - | 0 |
| 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 **837** indicates that the applicant has a score that is better than or equal to **67%** of all consumers on the illion database , and better than or equal to 58% of the applicants for **Other** on the illion database.

# Accounts

## 14681100|14681100

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Auto Loan | Current credit provider: | Taurus Motor Finance | Credit limit: | $69,268 | Account period: | 4 May 2024 to Current (20 months) |
| Security: | Secured or Partially Secured | Industry: | Credit | Payment type: | Principal and Interest | Last reported: | 23 Jan 2026 |
| Credit type: | Fixed | | | Term of loan: | 060 | | |
| Relationship: | Principal's Account | | | Unit of Time: | Months | | |

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

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

## 393585336

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Real Property Mortgage | Current credit provider: | AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD | Credit limit: | $66,724 | Account period: | 5 Nov 2014 to Current (134 months) |
| Security: | Secured or Partially Secured | Industry: | Credit | Payment type: | Principal and Interest | Last reported: | 31 Jan 2026 |
| Credit type: | Fixed | | | Term of loan: | 359 | | |
| Relationship: | Principal's Account | | | Unit of Time: | Months | | |

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

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

# File accesses

| File accesses | | | | | | |
|---|---|---|---|---|---|---|
| **Date** | **Organisation** | **Cust. Ref.** | **Type** | **Amount** | **Obligation** | |
| 3 February 2026 | CRE8 FINANCE PTY LTD, User 000001 | 829020260203094715 | Other | - | Principal | |

# Enquiries

| Enquiries | | | | | | |
|---|---|---|---|---|---|---|
| **Date** | **Organisation** | **Cust. Ref.** | **Type** | **Amount** | **Obligation** | |
| 6 April 2024 | Taurus Motor Finance, User 001000 | 14681100_1 | Loan Contract | $109,969 | Principal |  |

# Appendix

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| | |
|---|---|
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