illion DIRECT

10 October 2025

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

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

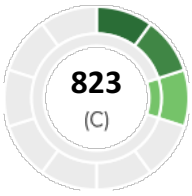
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Illion Consumer Risk Score V2

A score of **823** indicates that the applicant has a score that is better than or equal to **64%** 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)	1 ($109,968.70)
Bankruptcies	-
Total no. of open accounts	2

Judgements	-
Age of credit file	5051 days
Total no. of unique lender relationships	2
Age of youngest open account	17
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	18 months
Auto Loan	-	-	1	-	$109,968.70	18 months
Personal Loan	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

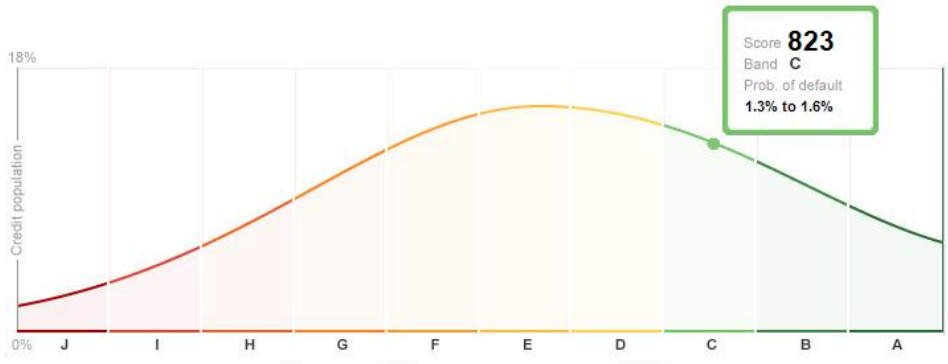
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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 ($143,193.00)	-	0	0
Auto Loan	1 ($75,402.00)	-	-	0
Personal Loan	- (-)	-	-	-
Credit Card	- (-)	-	-	-
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	1 ($67,791.00)	-	0	0
Telecommunications	- (-)	-	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	- (-)	-	-	-

Scores

Illion Consumer Risk Score V2



Band

Key influencing factors

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

A score of **823** indicates that the applicant has a score that is better than or equal to **64%** of all consumers on the illion database , and better than or equal to 52% of the applicants for **Other** on the illion database.

Accounts

14681100|14681100

Account type:	Auto Loan	Current credit provider:	Taurus Motor Finance	Credit limit:	$75,402	Account period:	4 May 2024 to Current (17 months)
Security:	Secured or Partially Secured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	18 Sep 2025
Credit type:	Fixed			Term of loan:	060		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

393585336

Account type:	Real Property Mortgage	Current credit provider:	AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD	Credit limit:	$67,791	Account period:	5 Nov 2014 to Current (131 months)
Security:	Secured or Partially Secured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	1 Oct 2025
Credit type:	Fixed			Term of loan:	359		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
10 October 2025	CRE8 FINANCE PTY LTD, User 000001	829020251010081219	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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