illion DIRECT

06 November 2025

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

Consumer ID:	50462498
Name:	Frances Lee Dewson
Date of birth:	8 May 1978
Gender:	Female
Employer name:	Wee Waa Servo
Current address:	165 Hill Street, Muswellbrook, NSW 2333
Previous address:	17 Jeans Street, Muswellbrook, NSW 2333

– 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

A - Temporary FHA

2 30 - 59 days overdue

3 60 - 89 days overdue

V - Variation FHA

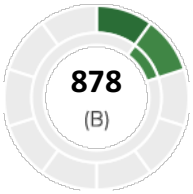
4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

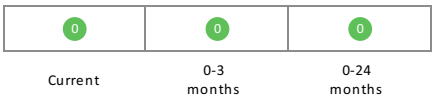
X 180 + days overdue

Report summary



Illion Consumer Risk Score V2

A score of **878** indicates that the applicant has a score that is better than or equal to **77%** of all consumers on the illion database.



Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	- (-)
Bankruptcies	-
Total no. of open accounts	1

Judgements	-
Age of credit file	4062 days
Total no. of unique lender relationships	1
Age of youngest open account	297
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	-	-	-	-	-	-
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

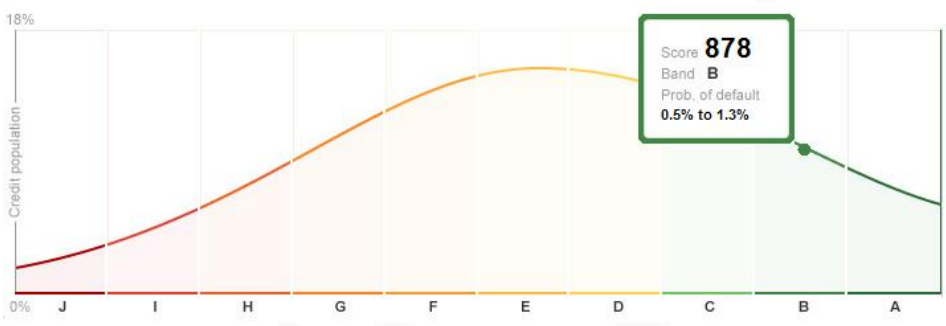
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	1 ($2,000.00)	-	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	- (-)	-	-	-
Credit Card	1 ($2,000.00)	-	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
- Number of Credit Enquiries
- Number of Lending Enquiries
- Number of Credit Card or Line of Credit Enquiries

A score of **878** indicates that the applicant has a score that is better than or equal to **77%** of all consumers on the illion database , and better than or equal to 74% of the applicants for **Other** on the illion database.

Accounts

456462xxxxxx6659 | 300948811

Account type:	Credit Card	Current credit provider:	AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD	Credit limit:	$2,000	Account period:	23 Jan 2001 to Current (297 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Not applicable	Last reported:	1 Nov 2025
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
6 November 2025	CRE8 FINANCE PTY LTD, User 000001	839820251106104329	Other	-	Principal	

Appendix

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