illion DIRECT

16 November 2025

# illion Consumer Access Report with iCRS v2

For consumer purpose

## Personal details:

| | |
|---|---|
| Consumer ID: | 9684180 |
| Name: | Karyn Paget |
| Date of birth: | 14 September 1970 |
| Gender: | Female |
| Driver's licence no. | F73450 |
| Employer name: | Flinders Medical Centre |
| Current address: | 9 Ulva Avenue, Warradale, SA 5046 |
| Previous address: | 47 Lewis Street, South Brighton, SA 5048 |

– 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

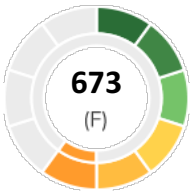
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

## Report summary




### Illion Consumer Risk Score V2

A score of **673** indicates that the applicant has a score that is better than or equal to **26%** 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 ($43,704.25) |
| Bankruptcies | - |
| Total no. of open accounts | 5 |

| | |
|---|---|
| Judgements | - |
| Age of credit file | 6782 days |
| Total no. of unique lender relationships | 4 |
| Age of youngest open account | 35 |
| 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 | - | $43,704.25 | 9 months |
| Auto Loan | - | - | 1 | - | $43,704.25 | 11 months |
| Personal Loan | - | - | - | - | - | - |
| Credit Card | - | - | 3 | - | - | 9 months |
| Charge Card | - | - | - | - | - | - |
| Equipment Hire Or Rental | - | - | - | - | - | - |
| Mortgage | - | - | - | - | - | - |
| Telecommunications | - | - | - | - | - | - |
| Utilities | - | - | - | - | - | - |
| Others | - | - | - | - | - | - |
| BNPL | - | - | - | - | - | - |

## Small and Medium amount loans

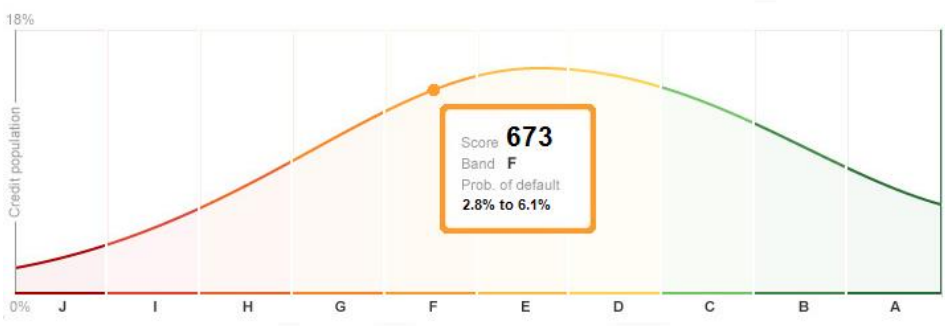
| Loan type | No. of enquiries made | | | No. of accounts opened | | | Limit of open accounts | Worst payments status (all accounts) | Total defaults | Paid defaults |
|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Within 0-14 days | Within 0-30 days | Total | Within 0-14 days | Within 0-30 days | | | | |
| Small Amount Loan | - | - | - | - | - | - | - | - | - | - |
| Medium Amount Loan | - | - | - | - | - | - | - | - | - | - |
| SubPrime | 3 | - | - | - | - | - | - | - | - | - |

## 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 ($17,500.00) | - | 0 | 0 |
| Auto Loan | - (-) | - | - | - |
| Personal Loan | - (-) | - | - | - |
| Credit Card | 3 ($17,500.00) | - | 0 | 0 |
| Charge Card | - (-) | - | - | - |
| Equipment Hire Or Rental | - (-) | - | - | - |
| Mortgage | - (-) | - | - | - |
| Telecommunications | 2 (-) | - | - | - |
| Utilities | - (-) | - | - | - |
| Others | - (-) | - | - | - |
| BNPL | - (-) | - | - | - |

# Scores

## Illion Consumer Risk Score V2




**Band**

### Key influencing factors

- No Derogatory Information on Bureau
- Number of Low Value Credit Enquiries
- Demographic Profile
- Number of Recent Credit Enquiries

A score of **673** indicates that the applicant has a score that is better than or equal to **26%** of all consumers on the illion database , and better than or equal to 14% of the applicants for **Other** on the illion database.

# Accounts

## 521894XXXXXX5994|29561295

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Credit Card | Current credit provider: | Latitude Finance Australia | Credit limit: | $10,000 | Account period: | 4 Apr 2017 to Current (103 months) |
| Security: | Unsecured | Industry: | Credit | Payment type: | Principal and Interest | Last reported: | 25 Oct 2025 |
| Credit type: | Revolving | | | Term of loan: | XXX | | |
| Relationship: | Principal's Account | | | | | | |

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

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

## 1053958|CC03

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Credit Card | Current credit provider: | Bank of Queensland (ME Bank) | Credit limit: | $2,500 | Account period: | 9 Jan 2017 to Current (106 months) |
| Security: | Unsecured | Industry: | Credit | Payment type: | Principal and Interest | Last reported: | 5 Nov 2025 |
| Credit type: | Revolving | | | Term of loan: | XXX | | |
| Relationship: | Principal's Account | | | | | | |

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

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

## 455702XXXXXX9744|2509761

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Credit Card | Current credit provider: | NAB GROUP | Credit limit: | $5,000 | Account period: | 28 Apr 2003 to Current (270 months) |
| Security: | Unsecured | Industry: | Credit | Payment type: | Principal and Interest | Last reported: | 2 Nov 2025 |
| Credit type: | Revolving | | | Term of loan: | XXX | | |
| Relationship: | Principal's Account | | | | | | |

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

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

## 62351913496

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Account type: | Telecommunications Services | Current credit provider: | OPTUS | Payment type: | Not applicable | Account period: | 24 Nov 2022 to Current (35 months) |
| Security: | Unsecured | Industry: | Telco | Term of loan: | XXX | Last reported: | 1 Aug 2023 |
| Credit type: | Revolving | | | | | | |
| Relationship: | Principal's Account | | | | | | |

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

| 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 |

**62191143247**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Account type:** | Telecommunications Services | **Current credit provider:** | OPTUS | **Payment type:** | Not applicable | **Account period:** | 22 Dec 2016 to Current (106 months) |
| **Security:** | Unsecured | | | | | | |
| **Credit type:** | Revolving | **Industry:** | Telco | **Term of loan:** | XXX | **Last reported:** | 1 Aug 2023 |
| **Relationship:** | Principal's Account | | | | | | |

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

| 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** | |
| 16 November 2025 | CRE8 FINANCE PTY LTD, User 000001 | 843920251116052018 | Other | - | Principal | |

# Enquiries

| Enquiries | | | | | | |
|---|---|---|---|---|---|---|
| **Date** | **Organisation** | **Cust. Ref.** | **Type** | **Amount** | **Obligation** | |
| 31 January 2025 | Credit Corp Financial Services Pty Limited, User 001000 | 14973996 | Revolving Credit | - | Principal | |
| 12 December 2024 | Australian Alliance Automotive Finance Pty Ltd, User 000001 | AP-1689667 | Loan Contract | $43,704 | Principal | |
| 1 July 2024 | Credit Corp Financial Services Pty Limited, User 001000 | 14618024 | Revolving Credit | - | Principal | |
| 25 January 2022 | Credit Corp Financial Services Pty Limited, User 001000 | 13146589 | Revolving Credit | - | Principal | |

# Appendix

## Disclosure notice

The information in this file may not be sold, assigned, reproduced or copied in any form whatsoever without the prior written consent of illion Data Registries Pty Ltd, illion (Australia) Pty Ltd and/or illion New Zealand Limited (together, "we", "our", "us"). This information is protected by copyright, all rights reserved.

By accepting this File you acknowledge:

- the information in this file may in whole or in part represent or be based on information provided to us from third parties, public registers or publicly available information sources;
- information in this file may not be all the information we hold on the relevant individual;
- we do not and cannot guarantee or warrant the correctness, completeness, merchantability or fitness for a particular purpose of any information in this file. Such information is to be considered current within our established procedures for updating information and usually is not the product of independent investigation prompted by any enquiry (whether by you or another person); and
- that every business decision, to some degree or another, represents an assumption of risk and that we, in providing information do not and cannot underwrite your risk in any manner whatsoever.

This file is provided on terms and conditions in the agreement between you and us or our related bodies corporate under which this file is supplied. Without limiting those terms and conditions, this means that you agree to comply with all privacy laws including any determination, code or guideline issued under those laws in the relevant territory, namely Australia and/or New Zealand.

## Client services

| | |
|---|---|
| CCB internal reference | M20251116172020-057-000835 |
| Email | clientservices@illion.com.au |
| Telephone | (03) 9828 3308 or (03) 9828 3539 |
| Fax | +61 3 9828 3447 |
| Website | illion.com.au |

Whilst illion attempts to ensure that the information provided is accurate and complete by reason of the immense quantity of detailed matter dealt within compiling the information and the fact that some of the data are supplied from sources not controlled by illion which cannot always be verified, including information provided direct from the subject of enquiry as well as the possibility of negligence and mistake, illion does not guarantee the correctness or the effective delivery of the information and will not be held responsible for any errors or omissions therein.