illion DIRECT

25 January 2026

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

Consumer ID:	11562632
Name:	Christina Gaye SMITH
Date of birth:	9 June 1970
Gender:	Female
Driver's licence no.	8354370
Employer name:	Ray White
Current address:	8 Kitcher Parade, Mckail, WA 6330
Previous address:	1763 Po Box , Albany Dc, WA 6331

– 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

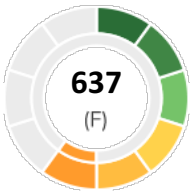
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Illion Consumer Risk Score V2

A score of **637** indicates that the applicant has a score that is better than or equal to **22%** 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 ($30,000.00)
Bankruptcies	-
Total no. of open accounts	2

Judgements	-
Age of credit file	6513 days
Total no. of unique lender relationships	2
Age of youngest open account	30
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	$20,000.00	$20,000.00	2 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	2	$20,000.00	$20,000.00	2 months
Credit Card	-	-	1	-	-	35 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	1	-	-	57 months
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

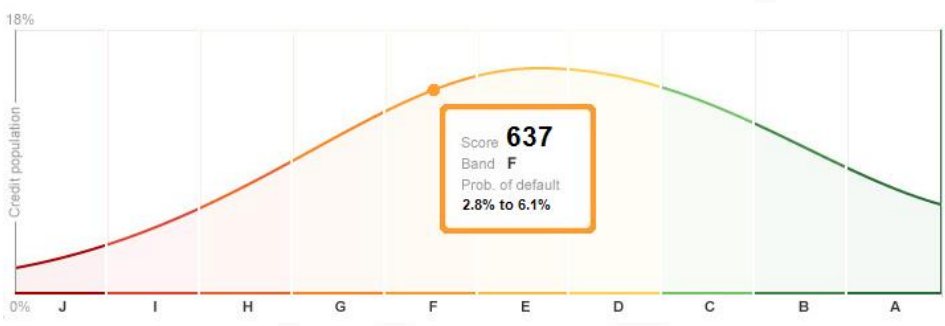
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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 ($11,012.00)	1	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	1 ($6,512.00)	-	0	0
Credit Card	2 ($4,500.00)	1	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 Personal Loan Enquiries
- Demographic Profile
- Recency of Previous Credit Enquiry

A score of **637** indicates that the applicant has a score that is better than or equal to **22%** of all consumers on the illion database , and better than or equal to 10% of the applicants for **Other** on the illion database.

Accounts

LAI00120194|a1h7F000009e2GuQAI

Account type:	Personal Loan (fixed term)	Current credit provider:	Latitude Personal Finance	Credit limit:	$6,512	Account period:	5 Jul 2023 to Current (30 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	5 Jan 2026
Credit type:	Fixed			Term of loan:	059		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

521893XXXXXX6855|32927075

Account type:	Credit Card	Current credit provider:	Latitude Finance Australia	Credit limit:	$1,500	Account period:	14 Feb 2023 to 5 Aug 2025 (29 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Sep 2025
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

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

543568XXXXXX4618|1343317

Account type:	Credit Card	Current credit provider:	BANKWEST	Credit limit:	$3,000	Account period:	28 Aug 2017 to Current (100 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	1 Jan 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	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**	
25 January 2026	CRE8 FINANCE PTY LTD, User 000001	855820260125080209	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
10 November 2025	Wisr Finance Pty Ltd, User 000001	976606	Loan Contract	$20,000	Principal	
25 June 2023	Latitude Personal Finance, User 000001	APP-0000238727	Loan Contract	$10,000	Principal	
14 February 2023	Latitude Finance Australia, User 000001	GOM230214041709UE	Revolving Credit	-	Principal	
21 April 2021	FOXTEL MANAGEMENT LIMITED, User 001000	31E66CA444	Telecommunications	-	Principal	

Appendix

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Client services

CCB internal reference	M20260125200212-034-013069
Email	clientservices@illion.com.au
Telephone	(03) 9828 3308 or (03) 9828 3539
Fax	+61 3 9828 3447
Website	illion.com.au

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