illion DIRECT

25 January 2026

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

Consumer ID:	58016718
Name:	Debbra Anne Smith
Date of birth:	16 January 1972
Gender:	Female
Driver's licence no.	3621658
Employer name:	DEPARTMENT OF JUSTICE
Current address:	8 Kitcher Parade, Mckail, WA 6330

– 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

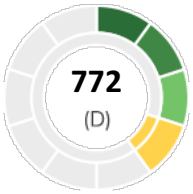
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Illion Consumer Risk Score V2

A score of **772** indicates that the applicant has a score that is better than or equal to **49%** 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 ($55,469.56)
Bankruptcies	-
Total no. of open accounts	1

Judgements	-
Age of credit file	2722 days
Total no. of unique lender relationships	1
Age of youngest open account	96
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	-	$55,469.56	10 months
Auto Loan	-	-	1	-	$55,469.56	10 months
Personal Loan	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

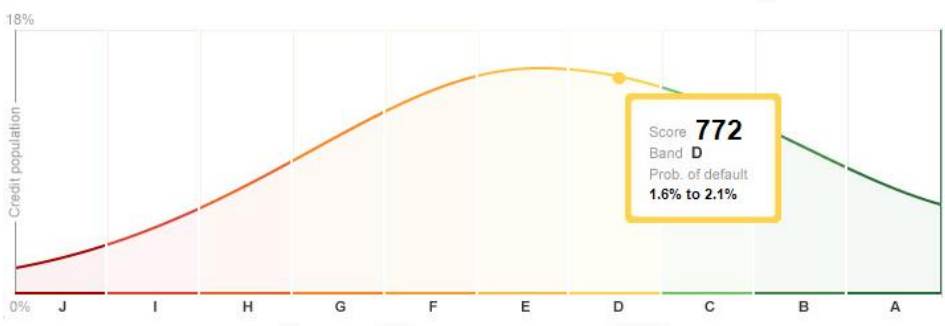
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	1 ($5,000.00)	-	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	- (-)	-	-	-
Credit Card	1 ($5,000.00)	-	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 Card or Line of Credit Enquiries
- Demographic Profile
- Number of Recent Credit Enquiries

A score of **772** indicates that the applicant has a score that is better than or equal to **49%** of all consumers on the illion database , and better than or equal to 33% of the applicants for **Other** on the illion database.

Accounts

543568XXXXXX9055|1270365

Account type: Credit Card	**Current credit provider:** BANKWEST	**Credit limit:** $5,000	**Account period:** 12 Jan 2018 to Current (96 months)
Security: Unsecured		**Payment type:** Principal and Interest	
Credit type: Revolving	**Industry:** Credit	**Term of loan:** XXX	**Last reported:** 1 Jan 2026
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
Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
2026	**2025**												**2024**										

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
25 January 2026	CRE8 FINANCE PTY LTD, User 000001	855820260125080155	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
18 March 2025	Australian Alliance Automotive Finance Pty Ltd, User 000001	AP-1806040	Loan Contract	$55,470	Principal	

Appendix

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