illion DIRECT

27 January 2026

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

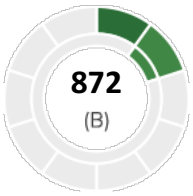
Consumer ID:	53642064
Name:	Sharon Clapham
Date of birth:	15 October 1964
Gender:	Female
Employer name:	CHILDCARE NIGI
Current address:	82 Snowy Lane, Benalla, VIC 3672

– 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 **872** indicates that the applicant has a score that is better than or equal to **76%** of all consumers on the illion database.

0	0	0
Current	0-3 months	0-24 months

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

Judgements	-
Age of credit file	3719 days
Total no. of unique lender relationships	1
Age of youngest open account	108
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	-	-	36 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	1	-	-	36 months
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

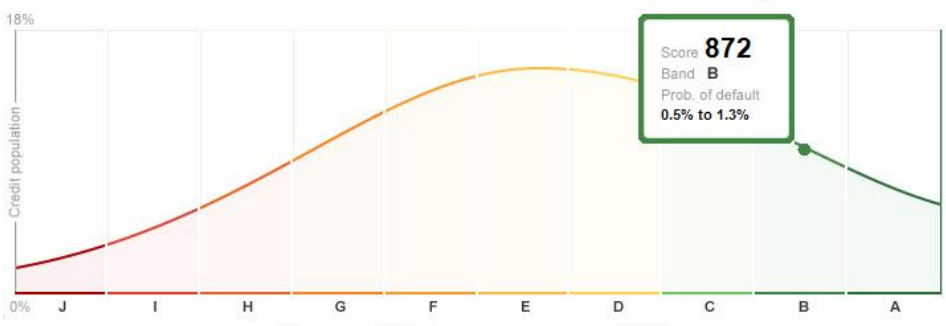
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-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

A score of **872** indicates that the applicant has a score that is better than or equal to **76%** of all consumers on the illion database , and better than or equal to 71% of the applicants for **Other** on the illion database.

Accounts

455702XXXXXX5903|10503674

Account type: Credit Card	**Current credit provider:** NAB GROUP	**Credit limit:** $2,000	**Account period:** 10 Jan 2017 to Current (108 months)
Security: Unsecured		**Payment type:** Principal and Interest	
Credit type: Revolving	**Industry:** Credit	**Term of loan:** XXX	**Last reported:** 2 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**	
27 January 2026	CRE8 FINANCE PTY LTD, User 000001	856820260127054837	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
3 January 2023	TELSTRA COPORATION LTD, User 000090	20420749182023010312	Telecommunications	-	Principal	

Appendix

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Client services

CCB internal reference	M20260127174841-122-001772
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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