illion DIRECT

27 January 2026

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

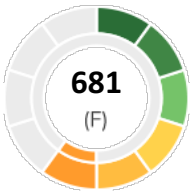
Consumer ID:	17465136
Name:	Michelle Louise Boyce
Date of birth:	21 January 1978
Gender:	Female
Driver's licence no.	085354072
Employer name:	MERCURE GOLD COAST RESORT
Current address:	9 Breakwater Road, Robina, QLD 4226
Previous address:	27 Mcleod Street, Highland Park, QLD 4211

– 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 **681** indicates that the applicant has a score that is better than or equal to **28%** 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)	6 ($25,000.00)
Bankruptcies	-
Total no. of open accounts	2

Judgements	-
Age of credit file	5663 days
Total no. of unique lender relationships	2
Age of youngest open account	44
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	-	-	6	-	-	12 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	3	-	-	31 months
Credit Card	-	-	1	-	-	49 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	1	-	-	20 months
Others	-	-	-	-	-	-
BNPL	-	-	1	-	-	12 months

Small and Medium amount loans

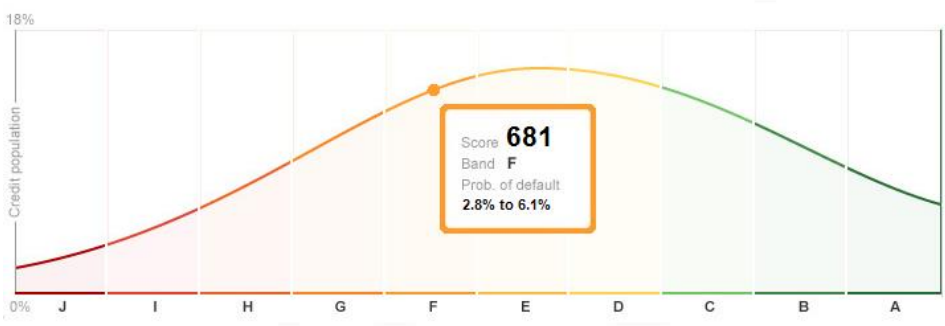
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
SubPrime	2	-	-	-	-	-	-	-	-	-

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 ($2,000.00)	1	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	- (-)	-	-	-
Credit Card	1 ($1,500.00)	1	-	0
Charge Card	- (-)	-	-	-
Equipment Hire Or Rental	- (-)	-	-	-
Mortgage	- (-)	-	-	-
Telecommunications	1 (-)	-	-	-
Utilities	- (-)	-	-	-
Others	- (-)	-	-	-
BNPL	- (-)	-	-	-

Scores

Illion Consumer Risk Score V2



Band

Key influencing factors

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

A score of **681** indicates that the applicant has a score that is better than or equal to **28%** of all consumers on the illion database , and better than or equal to 14% of the applicants for **Other** on the illion database.

Accounts

485800443F0001|485800443

Account type:	Overdraft	Current credit provider:	AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD	Credit limit:	$500	Account period:	11 Apr 2008 to Current (213 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Not applicable	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										

456462xxxxxx2450|308896542

Account type:	Credit Card	Current credit provider:	AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD	Credit limit:	$1,500	Account period:	30 Jan 2008 to 17 Jul 2025 (209 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Not applicable	Last reported:	18 Jul 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
2026	2025												2024										

62343936787

Account type:	Telecommunications Services	Current credit provider:	OPTUS	Payment type:	Not applicable	Account period:	27 May 2022 to Current (44 months)
Security:	Unsecured	Industry:	Telco	Term of loan:	XXX	Last reported:	14 May 2024
Credit type:	Revolving						
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
2026	2025												2024										

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
27 January 2026	CRE8 FINANCE PTY LTD, User 000001	857120260127071731	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
9 January 2025	AFTERPAY, User 000001	ccce7ea4-379c-41f3-9232-2d704fb00985	BNPL Facility	Unspecified	Principal	
5 May 2024	ENERGY AUSTRALIA PTY LTD, User 000001	DIG-MMI240505016	Utilities	-	Principal	
1 June 2023	PEPPER MONEY PERSONAL LOAN, User 000001	1014409	Loan Contract	$7,000	Joint	
20 January 2023	IPF DIGITAL, User 000001	741911184322727ffffffffe831b5f	Loan Contract	Unspecified	Principal	
14 December 2021	Credit Corp Financial Services Pty Limited, User 001000	13059785	Revolving Credit	$3,000	Principal	
17 October 2021	PEPPER MONEY PERSONAL LOAN, User 000001	907603	Loan Contract	$15,000	Joint	

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	M20260127191734-151-001893
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.