illion DIRECT

27 January 2026

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

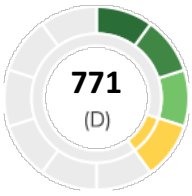
Consumer ID:	13838285
Name:	Scott Boyce
Date of birth:	30 June 1978
Gender:	Male
Driver's licence no.	013305156
Employer name:	CURARA PTY LTD
Current address:	9 Breakwater Road, Robina, QLD 4226
Previous address:	27 McLeod Street, Highland Park, QLD 4211

– 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 **771** indicates that the applicant has a score that is better than or equal to **48%** of all consumers on the illion database.

0	0	1
Current	0-3 months	0-24 months

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	5 ($72,000.00)
Bankruptcies	-
Total no. of open accounts	2

Judgements	-
Age of credit file	6172 days
Total no. of unique lender relationships	2
Age of youngest open account	20
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	-	-	5	-	-	21 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	3	-	-	28 months
Credit Card	-	-	1	-	-	21 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	1	-	-	40 months
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

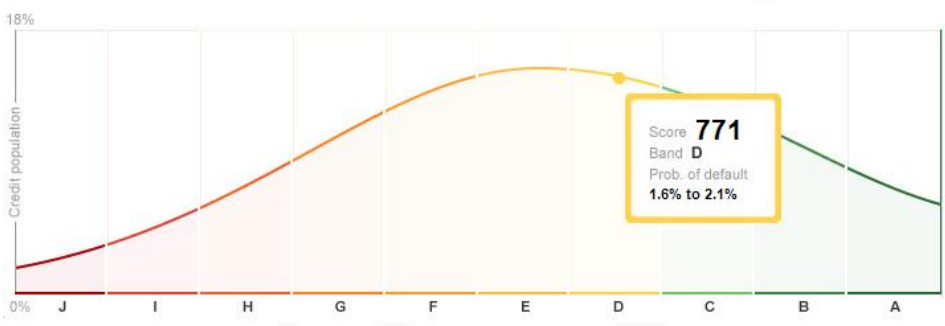
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	2 ($22,600.00)	-	0	1
Auto Loan	- (-)	-	-	-
Personal Loan	- (-)	-	-	-
Credit Card	1 ($22,100.00)	-	0	1
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 Recent Credit Enquiries
- Demographic Profile
- Number of Lending Enquiries

A score of **771** indicates that the applicant has a score that is better than or equal to **48%** of all consumers on the illion database , and better than or equal to 33% of the applicants for **Other** on the illion database.

Accounts

101401XXXXXX2140|24716865

Account type:	Credit Card	Current credit provider:	Partner NAB LTD	Credit limit:	$22,100	Account period:	2 May 2024 to Current (20 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	2 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	1	0	0	0	0	0	0	0	0	0			
2026	2025												2024										

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										

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
27 January 2026	CRE8 FINANCE PTY LTD, User 000001	857120260127071709	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
18 April 2024	Partner NAB Ltd, User 003000	20240418005098627	Revolving Credit	Unspecified	Principal	
29 August 2023	Now Finance, User 000001	1035829	Loan Contract	$50,000	Principal	
1 June 2023	PEPPER MONEY PERSONAL LOAN, User 000001	1014409	Loan Contract	$7,000	Joint	
31 August 2022	ENERGY AUSTRALIA PTY LTD, User 000001	CCB908351102436	Utilities	-	Principal	
17 October 2021	PEPPER MONEY PERSONAL LOAN, User 000001	907603	Loan Contract	$15,000	Joint	

Appendix

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