illion DIRECT

29 January 2026

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

Consumer ID:	14772273
Name:	JOSHUA LEACH
Date of birth:	13 May 1990
Gender:	U
Driver's licence no.	094256729
Employer name:	AECOM Australia
Current address:	U 20/17 Ferry Lane, Bulimba, QLD 4171
Previous address:	U 3/45 Moreton Street, Norman Park, QLD 4170

–
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

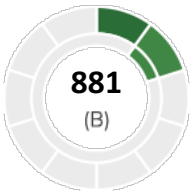
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Illion Consumer Risk Score V2

A score of **881** indicates that the applicant has a score that is better than or equal to **78%** 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)	2 ($45,207.95)
Bankruptcies	-
Total no. of open accounts	5

Judgements	-
Age of credit file	6048 days
Total no. of unique lender relationships	5
Age of youngest open account	23
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	-	-	2	-	-	34 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	2	-	-	34 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

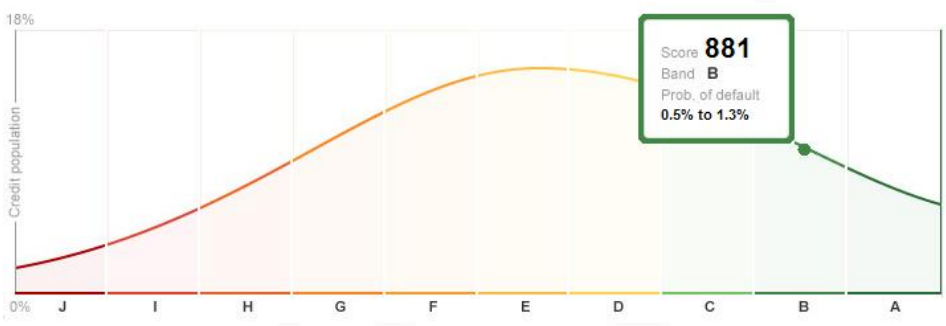
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	5 ($80,308.00)	-	0	0
Auto Loan	1 ($46,682.00)	-	0	0
Personal Loan	1 ($15,126.00)	-	0	0
Credit Card	3 ($18,500.00)	-	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
- Demographic Profile
- Number of Credit Card or Line of Credit Enquiries
- Number of Credit Enquiries

A score of **881** indicates that the applicant has a score that is better than or equal to **78%** of all consumers on the illion database , and better than or equal to 74% of the applicants for **Other** on the illion database.

Accounts

1340029|1340029

Account type:	Auto Loan	Current credit provider:	VOLKSWAGEN FINANCIAL SERVICES AUST LTD	Credit limit:	$46,682	Account period:	19 Feb 2024 to Current (23 months)
Security:	Secured or Partially Secured	Industry:	Credit	Payment type:	Principal and Interest with Residual	Last reported:	22 Jan 2026
Credit type:	Fixed			Term of loan:	060		
Relationship:	Principal's Account			Unit of Time:	Months		

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										

51251846|51251846

Account type:	Personal Loan (fixed term)	Current credit provider:	GSB - Great Southern Bank	Credit limit:	$15,126	Account period:	16 Apr 2021 to Current (57 months)
Security:	Unspecified	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	14 Jan 2026
Credit type:	Fixed			Term of loan:	084		
Relationship:	Principal's Account			Unit of Time:	Months		

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										

320400XXXXXX4484|24075996

Account type:	Credit Card	Current credit provider:	Partner NAB LTD	Credit limit:	$7,000	Account period:	4 Nov 2019 to Current (74 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)

	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										

377854xxxxx1000|349992536593322

Account type:	Credit Card	Current credit provider:	American Express Australia Limited	Credit limit:	$5,500	Account period:	17 Jan 2018 to Current (96 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest with Residual	Last reported:	5 Jan 2026
Credit type:	Revolving			Term of loan:	XXX		
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	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										

456468xxxxxx7853|301003841

Account type:	Credit Card	Current credit provider:	AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD	Credit limit:	$6,000
Security:	Unsecured	Industry:	Credit	Payment type:	Not applicable
Credit type:	Revolving			Term of loan:	XXX
Relationship:	Principal's Account				

Account period:	12 Oct 2017 to Current (99 months)
Last reported:	20 Jan 2026

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
29 January 2026	CRE8 FINANCE PTY LTD, User 000001	858720260129085246	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
16 March 2023	KLARNA AUSTRALIA PTY LTD, User 000001	de1b34d5-6b38-4df7-87ec-d7869a23114b	Loan Contract	$208	Principal	
30 March 2021	Wisr Finance Pty Ltd, User 000001	255660	Loan Contract	$45,000	Principal	

Appendix

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Client services

CCB internal reference	M20260129205250-147-006339
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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