illion DIRECT

22 February 2026

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

Consumer ID:	58646318
Name:	JOHN RICHARD HORTON
Date of birth:	11 November 1973
Gender:	Male
Driver's licence no.	14493670
Employer name:	Clough Amec
Current address:	U 2/4 Hodgens Street, Caloundra, QLD 4551
Previous address:	21 McPhail Avenue, Kingscliff, NSW 2487

–
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

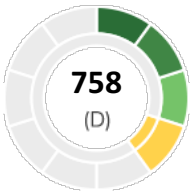
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Illion Consumer Risk Score V2

A score of **758** indicates that the applicant has a score that is better than or equal to **45%** 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)	4 ($31,197.25)
Bankruptcies	-
Total no. of open accounts	2

Judgements	-
Age of credit file	2725 days
Total no. of unique lender relationships	2
Age of youngest open account	17
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	-	-	4	-	$19,589.00	11 months
Auto Loan	-	-	1	-	-	27 months
Personal Loan	-	-	2	-	$19,589.00	11 months
Credit Card	-	-	1	-	-	46 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

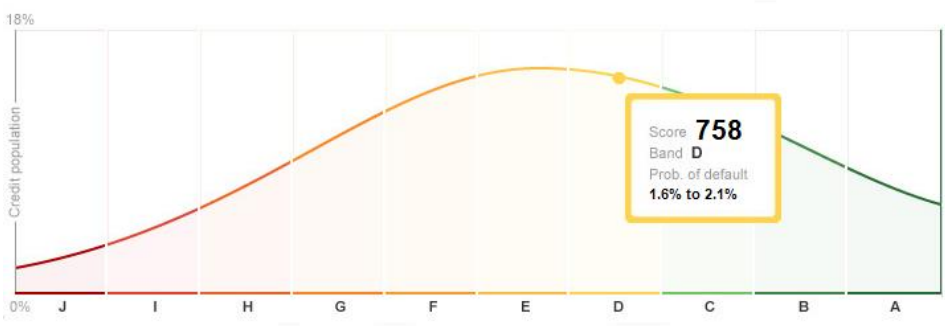
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	3 ($10,404.00)	1	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	2 ($10,404.00)	1	0	0
Credit Card	- (-)	-	-	-
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
- Demographic Profile
- Number of Recent Credit Enquiries
- Number of Personal Loan Enquiries

A score of **758** indicates that the applicant has a score that is better than or equal to **45%** of all consumers on the illion database , and better than or equal to 29% of the applicants for **Other** on the illion database.

Accounts

571122773

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$10,404	Account period:	13 Sep 2024 to Current (17 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Feb 2026
Credit type:	Fixed			Term of loan:	048		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

466140427

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$0	Account period:	6 Aug 2020 to 17 Sep 2024 (49 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Oct 2024
Credit type:	Fixed			Term of loan:	060		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

62353541196

Account type:	Telecommunications Services	Current credit provider:	OPTUS	Payment type:	Not applicable	Account period:	31 Dec 2022 to Current (37 months)
Security:	Unsecured	Industry:	Telco	Term of loan:	XXX	Last reported:	12 Jan 2023
Credit type:	Revolving						
Relationship:	Principal's Account						

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
22 February 2026	CRE8 FINANCE PTY LTD, User 000001	867920260222085757	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
3 March 2025	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	925092649 21	Loan Contract	$5,000	Principal	
11 September 2024	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	925092649 21	Loan Contract	$14,589	Principal	
21 November 2023	Australian Alliance Automotive Finance Pty Ltd, User 000001	AP-1354962	Loan Contract	$11,608	Principal	
19 April 2022	CITIGROUP PTY LIMITED, User 003000	20220419003848361	Revolving Credit	Unspecified	Principal	

Appendix

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