illion DIRECT

19 February 2026

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

Consumer ID:	16194841
Name:	JASON PAUL PEAK
Date of birth:	25 January 1972
Gender:	Male
Driver's licence no.	15039276
Employer name:	University Of New England
Current address:	6 Gill Court, Bundamba, QLD 4304
Previous address:	83 Thompson Road, Donald Creek, NSW 2350

–
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

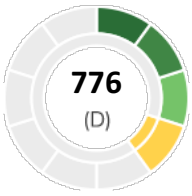
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Illion Consumer Risk Score V2

A score of **776** indicates that the applicant has a score that is better than or equal to **50%** 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 ($98,500.00)
Bankruptcies	-
Total no. of open accounts	2

Judgements	-
Age of credit file	5867 days
Total no. of unique lender relationships	2
Age of youngest open account	30
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	-	-	30 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	2	-	-	30 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

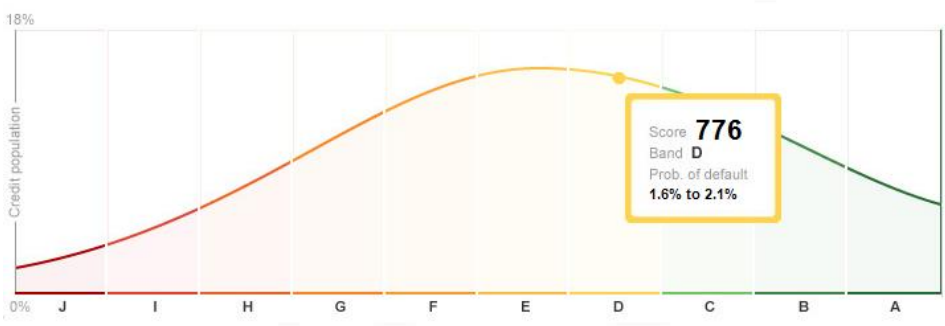
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	2 ($44,262.00)	-	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	1 ($32,262.00)	-	-	0
Credit Card	1 ($12,000.00)	-	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 Credit Card or Line of Credit Enquiries
- Number of Credit Enquiries
- Number of Recent Credit Enquiries

A score of **776** indicates that the applicant has a score that is better than or equal to **50%** of all consumers on the illion database , and better than or equal to 35% of the applicants for **Other** on the illion database.

Accounts

037080426237

Account type:	Personal Loan (fixed term)	Current credit provider:	WESTPAC	Credit limit:	$32,262	Account period:	21 Jul 2023 to Current (30 months)
Security:	Secured or Partially Secured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	7 Feb 2026
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2026		**2025**												**2024**									

552350XXXXXX9444|65886191

Account type:	Credit Card	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$12,000	Account period:	1 Oct 1991 to Current (412 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Feb 2026
Credit type:	Revolving			Term of loan:	XXX		
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
	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**	
19 February 2026	CRE8 FINANCE PTY LTD, User 000001	869920260219093640	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
21 July 2023	Westpac Personal Loan, User 000001	P401827270	Loan Contract	$58,500	Principal	
22 June 2023	Westpac Personal Loan, User 000001	P401827270	Loan Contract	$40,000	Principal	

Public records

Company directorship

Current boards

Name	ACN	DUNS	Status	Appointed	Source
J PEAK ELECTRICAL CONTRACTING PTY LTD	097 692 889	74-199-6102	REGD	1 Aug 2001	Extract date: **27 Jan 2010** Data source: **ASIC**

Appendix

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