illion DIRECT

24 February 2026

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

Consumer ID:	17871223
Name:	Beau Craven
Date of birth:	28 August 1984
Gender:	Male
Driver's licence no.	098042301
Employer name:	Wesfil Australia Pty Ltd
Current address:	44 Ngungun Crescent, Glass House Mountains, QLD 4518
Previous address:	26 Matthew Court, Griffin, QLD 4503

–
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

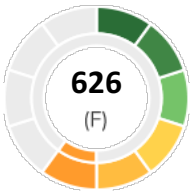
6 150 - 179 days overdue

X 180 + days overdue

A - Temporary FHA

V - Variation FHA

Report summary



Illion Consumer Risk Score V2

A score of **626** indicates that the applicant has a score that is better than or equal to **21%** of all consumers on the illion database.

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

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	6 ($90,115.00)
Bankruptcies	-
Total no. of open accounts	2

Judgements	-
Age of credit file	5630 days
Total no. of unique lender relationships	2
Age of youngest open account	0
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	$38,990.00	$54,285.00	0 months
Auto Loan	-	-	1	-	-	55 months
Personal Loan	-	-	3	$38,990.00	$54,285.00	1 months
Credit Card	-	-	1	-	-	0 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	1	-	-	2 months

Small and Medium amount loans

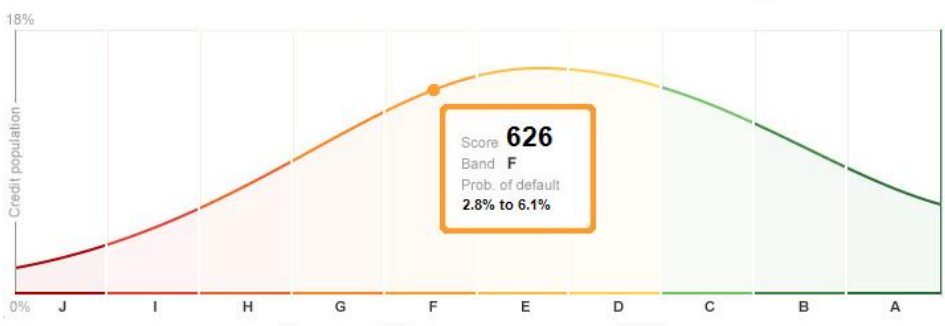
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-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

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	6 ($43,808.00)	4	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	5 ($38,808.00)	4	0	0
Credit Card	1 ($5,000.00)	-	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 Personal Loan Enquiries
- Demographic Profile
- Number of Lending Enquiries

A score of **626** indicates that the applicant has a score that is better than or equal to **21%** of all consumers on the illion database , and better than or equal to 10% of the applicants for **Other** on the illion database.

Accounts

535316XXXXXX7768|92854663

Account type:	Credit Card	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$5,000	Account period:	27 Jan 2026 to Current (0 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																						
2026		2025												2024									

1367159|01

Account type:	Personal Loan (fixed term)	Current credit provider:	Now Finance	Credit limit:	$38,804	Account period:	14 Jan 2026 to Current (1 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	19 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																						
2026		2025												2024									

10002693366

Account type:	Personal Loan (fixed term)	Current credit provider:	MONEYME FINANCIAL GROUP PTY LTD	Credit limit:	$0	Account period:	5 Dec 2025 to 15 Jan 2026 (1 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	1 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																					
2026		2025												2024									

10002640632

Account type:	Personal Loan (fixed term)	Current credit provider:	MONEYME FINANCIAL GROUP PTY LTD	Credit limit:	$4	Account period:	29 Oct 2025 to 5 Dec 2025 (1 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	1 Jan 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																			
2026		2025												2024									

472362413

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$0	Account period:	23 Apr 2025 to 23 Jan 2026 (9 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													
2026		2025												2024									

571663692

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$0	Account period:	13 Dec 2024 to 24 Apr 2025 (4 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 May 2025
Credit type:	Fixed			Term of loan:	036		
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									
2026		2025												2024									

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
24 February 2026	CRE8 FINANCE PTY LTD, User 000001	873420260224074109	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
27 January 2026	COMMONWEALTH BANK OF AUSTRALIA - CREDIT CARDS, User 005000	180417062	Revolving Credit	-	Principal	
13 January 2026	Now Finance, User 005000	1367159	Loan Contract	$38,990	Principal	
26 November 2025	AFTERPAY, User 000001	b8adc4b0-c78c-4e1d-af94-31a6633e0914	BNPL Facility	Unspecified	Principal	
22 April 2025	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	180417062 21	Loan Contract	$10,295	Principal	
12 December 2024	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	180417062 21	Loan Contract	$5,000	Principal	
8 July 2021	NISSAN FINANCIAL SERVICES, User 000001	P-20210708051000	Loan Contract	$35,830	Principal	

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	M202602241941l3-221-020665
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.