illion DIRECT

27 March 2026

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

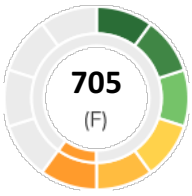
Consumer ID:	14196971
Name:	Jamie Peter Jurgeleit
Date of birth:	28 March 1991
Gender:	Male
Driver's licence no.	099849548
Employer name:	Repair Hub
Current address:	27 Vincent Street, Baulkham Hills, NSW 2153
Previous address:	4 Kolora Street, Marsden, QLD 4132

– 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 **705** indicates that the applicant has a score that is better than or equal to **32%** 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)	3 ($88,960.00)
Bankruptcies	-
Total no. of open accounts	1

Judgements	-
Age of credit file	6182 days
Total no. of unique lender relationships	1
Age of youngest open account	3
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	-	-	3	-	$88,960.00	3 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	2	-	$88,960.00	3 months
Credit Card	-	-	1	-	-	3 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

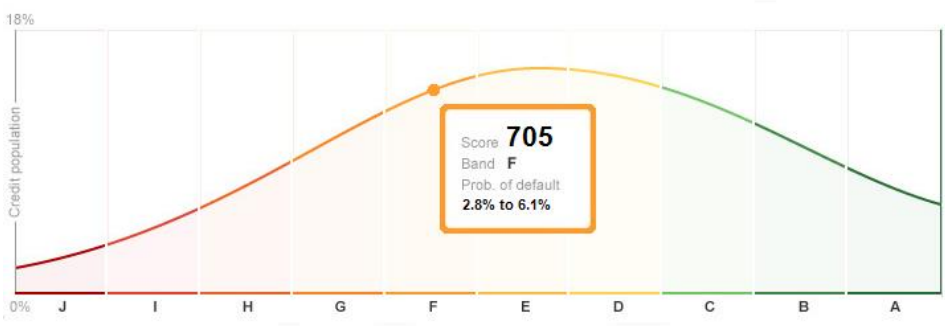
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
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	4 ($43,820.00)	3	0	0
Auto Loan	- (-)	-	-	-
Personal Loan	3 ($42,920.00)	2	0	0
Credit Card	- (-)	-	-	-
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 Recent Credit Enquiries
- Number of Personal Loan Enquiries

A score of **705** indicates that the applicant has a score that is better than or equal to **32%** of all consumers on the illion database , and better than or equal to 18% of the applicants for **Other** on the illion database.

Accounts

573726327

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$42,920	Account period:	5 Dec 2025 to Current (3 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Mar 2026
Credit type:	Fixed			Term of loan:	084		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

884837956

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$0	Account period:	20 May 2024 to 8 Dec 2025 (18 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 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)

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

565305928

Account type:	Personal Loan (fixed term)	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$0	Account period:	5 Nov 2020 to 28 May 2024 (42 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	10 Jun 2024
Credit type:	Fixed			Term of loan:	072		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

06418410644325|10343662

Account type:	Overdraft	Current credit provider:	COMMONWEALTH BANK	Credit limit:	$900	Account period:	21 Dec 2015 to 6 Jun 2024 (101 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Not applicable	Last reported:	10 Jul 2024
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
27 March 2026	CRE8 FINANCE PTY LTD, User 000001	879320260327045040	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
10 December 2025	COMMONWEALTH BANK OF AUSTRALIA - CREDIT CARDS, User 000002	163659049	Revolving Credit	-	Principal	
5 December 2025	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	163659049 21	Loan Contract	$44,233	Principal	
19 May 2024	COMMONWEALTH BANK OF AUSTRALIA PERSONAL LOANS, User 000001	163659049 21	Loan Contract	$44,727	Principal	

Appendix

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