










09 February 2022

Negative Report with illion Consumer Risk Score

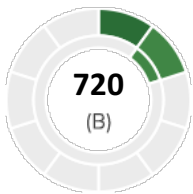
For consumer purpose with commercial information

Personal details:

Consumer ID: 28734025
 Name: Bruce Krishnapillai
 Date of birth: 4 May 1958
 Gender: Male
 Driver's licence no. 1234567
 Current address: 29 Terrigal Crescent, Southport, QLD 4215

<p>— Dash</p> <p>Indicates either:</p> <ul style="list-style-type: none"> - account holder not yet started - account holder ceased - account closed - account not opened yet - no information reported 	<p> Consumer account</p> <p> Commercial account</p>	<p> Current up to and including the grace period</p> <p> Grace period to 29 days overdue</p>	<p> 30 - 59 days overdue</p> <p> 60 - 89 days overdue</p>	<p> 90 - 119 days overdue</p> <p> 120 - 149 days overdue</p>	<p> 150 - 179 days overdue</p> <p> 180 + days overdue</p>
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Report summary



Illion Consumer Risk Score

A score of **720** indicates that the applicant has a score that is better than or equal to **56%** of all consumers on the illion database.

Overview	
Adverse	-
Defaults (Total amount)	- (-)
Enquiries (Total amount)	2 (\$10,000.00)
Bankruptcies	-

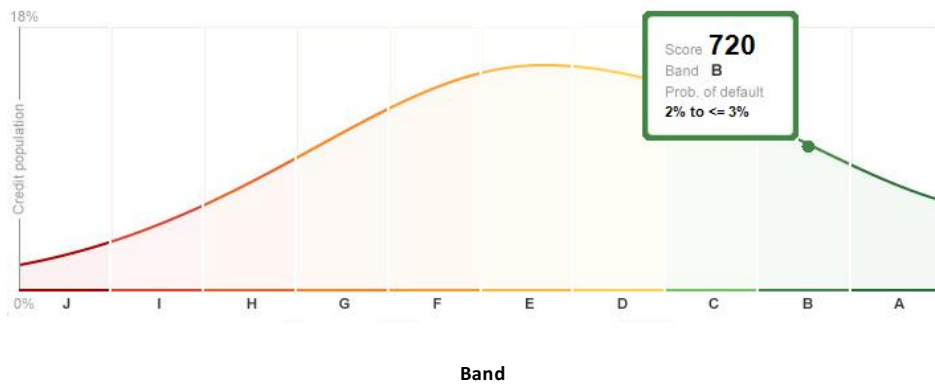
Judgements	-
Age of credit file	12 days
Total no. of unique lender relationships	-
Age of youngest open account	-

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	\$10,000.00	\$10,000.00	0 months
Auto Loan	-	-	-	-	-	-
Personal Loan	-	-	1	\$5,000.00	\$5,000.00	0 months
Credit Card	-	-	-	-	-	-
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	1	\$5,000.00	\$5,000.00	-
Shopping	-	-	-	-	-	-
Others	-	-	-	-	-	-

Small and Medium amount loans					
Loan type	No. of enquiries made			Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days		
Small Amount Loan	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-
SubPrime	-	-	-	-	-

Scores

Illion Consumer Risk Score





Key influencing factors

- Demographic profile
- Volume of credit applications of a specific Account type within the previous 24 months
- Length of credit history
- Recency of previous credit applications

A score of **720** indicates that the applicant has a score that is better than or equal to **56%** of all consumers on the illion database , and better than or equal to 55% of the applicants for **Utilities + Other** on the illion database.

Enquiries

Enquiries						
Date	Organisation	Cust. Ref.	Type	Amount	Obligation	
8 February 2022	GTL RENEWABLE PTY LTD, User 000001	-	Utilities	\$5,000	Principal	
28 January 2022	GTL RENEWABLE PTY LTD, User 000001	-	Loan Contract	\$5,000	Principal	

Possible match

Bruce Krishnapillai

Date first recorded	28 January 2022
Consumer ID	28734017
Date of birth	4 May 1958
Gender	Male
Current address	29 Terrigal Crescent, Southport, QLD 4215

Recorded from 28 Jan 2022

Appendix

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