

09 February 2022

Negative Report with illion Consumer Risk Score

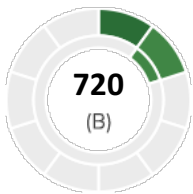
For consumer purpose with commercial information

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>0 Current up to and including the grace period</p> <p>1 Grace period to 29 days overdue</p> | <p>2 30 - 59 days overdue</p> <p>3 60 - 89 days overdue</p> | <p>4 90 - 119 days overdue</p> <p>5 120 - 149 days overdue</p> | <p>6 150 - 179 days overdue</p> <p>X 180 + days overdue</p> |
|---|---|--|---|--|---|

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 | - |

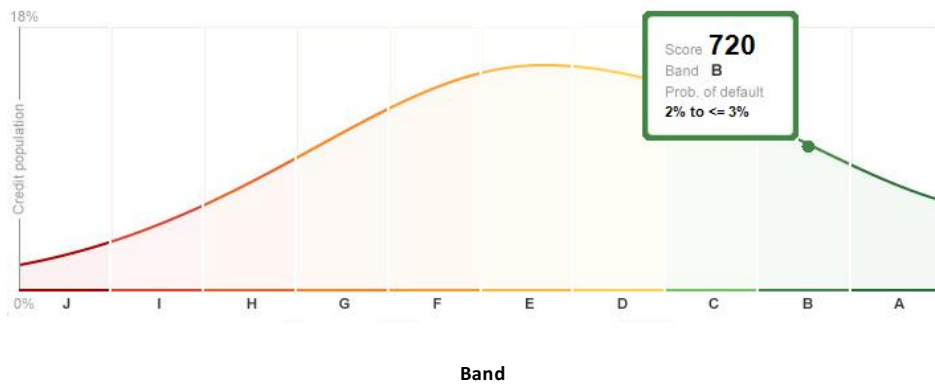
| | |
|--|---------|
| Judgements | - |
| Age of credit file | 12 days |
| Total no. of unique lender relationships | - |
| Age of youngest open account | - |

| 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

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 | M20220209051858-009-000833 |
| 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.