Equifax Apply One Score

Report for:	SEAN GOFF (+ 1 cross-reference) D.O.B. 25 June 1970 (55 years old) 3 Achernar CT, Woodroffe NT 0830	Data level:	Comprehensive
		Date generated:	03 Jun 2026 - 14:01
Age of file:	34 years 7 months	Transaction ID:	260603-VA05X-000GJ
Permission type:	Consumer report	Charge Back No.:	

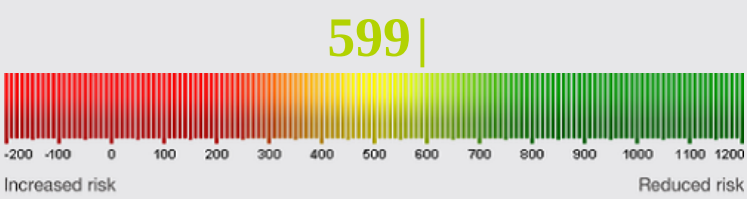
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Summary

Scores

Equifax One Score



6% chance of adverse (incl. repayment 90+ days overdue) recorded at Equifax in the next 12 months

Comprehensive Score: 757 | **VedaScore 1.1:** 798

Score key contributing factors

The Nature and Frequency of Applications for Credit
Unsecured credit application(s) in the past or frequent applications in a short period through several lenders may be an indicator of higher credit risk.

Credit Cards Closed
Closure of Credit Card accounts may show more responsible use of credit.

Lesser Type of Credit Enquiries
The lenders and type of credit enquiries may be an indicator of higher credit risk.

Lower Credit Profile of Residential Area
The credit risk profile of the residential locality is associated with higher credit risk.

About Equifax One Score
Equifax One Score is the latest and most predictable score^ available for customers with access to Comprehensive Credit Reporting (CCR) data. Equifax One Score was built using the latest modelling techniques (Equifax proprietary Neuro Decisioning Technology) and uses the extensive Equifax bureau data to calculate a risk estimate. As with previous scores, the primary purpose of this score is to predict the likelihood of a future adverse event being recorded on the individual's Equifax bureau record or becoming 90 days or more overdue in the next 12 months.

^ Compared to other Equifax bureau scores

Disclaimer
The score is a statistical rank ordering tool only and as such should always be used in conjunction with your organisation's credit policies and procedures and other relevant information you may have about the individual, company or business. The score should not be and is not intended to be the sole basis for making a decision about whether or not to deal with a particular individual, company or business.

Headlines

Adverse on file	No	Worst RHI status last 24m	**0**
Credit enquiries	10	Financial Hardship Information (FHI)	No
Accounts	4	Insolvencies & Actions	0
Defaults	0	Business relationships	0
Total limit	**$24,331**	Disq. directorships	0

Credit enquiries & defaults

No. of enquiries: 10 No. of defaults: 0

Data	Consumer

Time since last enquiry	Less than 1 month	
	Number	**Total**
Enquiries in the last 3 months	1	$16,420
Enquiries in the last 5 years	10	$175,940
Defaults	0	-

Personal insolvencies & court actions

No. of actions: 0

Data	No. of actions
Personal insolvency	0
Default judgement	0
Other court actions	0

Accounts & repayments

No. of accounts: 4 Worst RHI status last 24m: **0** Total limit: **$24,331** FHI: No

Account type	No. of accounts (closed accounts)	Total current limits	Worst current repayment status	Worst repayment status < 24 mths	No. of accts FHI <12 mths	No. of defaults
All consumer accounts	**4 (2 closed)**	**$24,331**	**0**	**0**	0	0
Real estate mortgages	0 (0 closed)	-	-	-	0	0
Personal loans	2 (1 closed)	$14,331	0	0	0	0
Credit & charge cards	2 (1 closed)	$10,000	-	0	0	0
Auto loans	0 (0 closed)	-	-	-	0	0
Overdraft	0 (0 closed)	-	-	-	0	0
Equipment hire/rental	0 (0 closed)	-	-	-	0	0
Telco & Utilities	0 (0 closed)	-	-	-	-	0
BNPL accounts	0 (0 closed)	-	-	-	0	0

Business relationships

No. of relationships: 0 Disqualified directorships: 0

Data	No. of relationships
Current directorships	0
Previous directorships in the last 10 years	0
Number of external administration companies for director, or disqualified directorships	0
Business names held	0

Identity details

Identity

Identities: 2

ID source	Names		First reported date	Last reported date	Last credit enquiry
Primary					
P	Sean Richard GOFF		16 Oct 1991	23 May 2026	23 May 2026
	Date of birth	25 Jun 1970	16 Oct 1991	23 May 2026	
	Drivers licence	4428874	07 Jun 2014	29 Jul 2019	
	Gender	Male			
	File no.	180031200			
Cross references					
X1	Sean Richard GOSS		05 Jun 2010		
	Date of birth	25 Jun 1970	05 Jun 2010	05 Jun 2010	

Drivers licence	053503545
Gender	Male

ID Data	Details	First reported date	Last reported date	ID source
Addresses	3 Achernar CT, Woodroffe NT 0830	29 Jan 2026	23 May 2026	P
	6 May ST, Ludmilla NT 0820	12 Oct 2022	16 Jan 2026	P
	144 Trower RD, Jingili NT 0810	04 Jul 2025	22 Jul 2025	P
Employer	NORTHERN TERRITORY GOVERNMENT	15 Mar 2023	31 May 2023	P

Possible match

Possible match: 0

Not present on file

Credit enquiries

Consumer enquiries

Total number: 10 Total value: $175,940

Date	Enquirer	ID source	Account type	Amount	Role	Reference no.
23 May 2026	PLENTI RE LIMITED	P	Personal Loan (fixed term)	$16,420	Principal (sole)	1-6W9I19YXE3OBY
29 Jan 2026	PAYPAL AUSTRALIA BNPL	P	BNPL - Transaction	$0	Principal (sole)	
04 Jul 2025	PLENTI RE LIMITED	P	Personal Loan (fixed term)	$15,000	Principal (sole)	1-2I4GTE6IID1MV
05 Nov 2024	PLENTI RE LIMITED	P	Personal Loan (fixed term)	$35,473	Principal (sole)	SG53174929
13 Mar 2024	PLENTI RE LIMITED	P	Personal Loan (fixed term)	$23,000	Principal (sole)	1-2JYGJ8VDLMV9V
31 May 2023	ANGLE AUTO FINANCE	P	Auto Loan	$11,596	Principal (sole)	10462318
29 May 2023	VOLKSWAGEN FINA SERVICES AUS	P	Auto Loan	$11,373	Principal (sole)	1260992
19 May 2023	PLENTI RE LIMITED	P	Personal Loan (fixed term)	$34,078	Principal (sole)	SG53174929
15 Mar 2023	CREDIT CORP FIN SERVICES	P	Personal Loan (revolving)	$5,000	Principal (sole)	13845150
05 Dec 2022	PLENTI RE LIMITED	P	Personal Loan (fixed term)	$24,000	Principal (sole)	1-6JQGFEDCZ7N3I

Insolvencies & court actions

Personal insolvencies

Total number: 0

Not Present on file

Default judgements

Total number: 0

Not Present on file

Other court actions

Total number: 0

Not Present on file

Accounts & repayments

Consumer Accounts

Personal loans

Accounts: 2 Defaults: 0 Worst repayment status: 0 Accounts with FHI: 0

PLENTI RE LIMITED. L (U217277387648)

Open date	Status	Latest limit
14 Mar 2024	Closed (12 Feb 2025)	$0 (As of 25 Feb 2025)

Repayment history

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

RHI	0	0	0	0	0	0	0	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / **Latest cease date**				
P	14 Mar 2024	Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	7 years 0 months (Fixed)	Principal and Interest in full

PLENTI RE LIMITED. L (U297976415806)

Open date	Status	Latest limit
10 Jul 2025	Open	$14,331 (As of 21 May 2026)

Repayment history

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

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / **Latest cease date**				
P	10 Jul 2025	Personal Loan (fixed term) (Unsecured)	Principal (1 of 1)	7 years 0 months (Fixed)	Principal and Interest in full

Credit & charge cards

Accounts: 2 Defaults: 0 Worst repayment status: 0 Accounts with FHI: 0

LATITUDE FINANCE AUST.. L (544434XXXXXX7669)

Open date	Status	Latest limit
07 Apr 2017	Closed (18 Feb 2025)	$6,000

Repayment history

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

Other details

ID source	Association	Account type	Relationship	Term	Loan payment method
	Latest start date / **Latest cease date**				
P	07 Apr 2017	Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

PARTNER NAB LTD L (310201XXXXXX4071)

Original credit provider: PARTNER NAB LTD UNSEC (Transfer date: 22 Nov 2025)

Open date	Status	Latest limit
27 Aug 2024	Open	$10,000

Repayment history

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

Other details

ID source	Association		Account type	Relationship	Term	Loan payment method
	Latest start date	Latest cease date				
P	27 Aug 2024		Credit Card (Unsecured)	Principal (1 of 1)	Ongoing or unspecified (Revolving)	Principal and Interest in full

Business relationships

Business names

Total number: 0

Not present on file

Current directorships

Total number: 0

Not present on file

Previous directorships

Total number: 0

Not present on file

Disqualified directorships

Total number: 0

Not present on file