illion DIRECT

25 January 2026

illion Consumer Access Report with iCRS v2

For consumer purpose

Personal details:

Consumer ID:	12886206
Name:	Sean Richard Goff
Date of birth:	25 June 1970
Gender:	U
Driver's licence no.	1432830
Employer name:	Australian government
Current address:	144 Trower Road, Jingili, NT 0810
Previous address:	34 Stoddart Drive, Bayview, NT 0820

– 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

A - Temporary FHA

2 30 - 59 days overdue

3 60 - 89 days overdue

V - Variation FHA

4 90 - 119 days overdue

5 120 - 149 days overdue

6 150 - 179 days overdue

X 180 + days overdue

Report summary



Illion Consumer Risk Score V2

A score of **663** indicates that the applicant has a score that is better than or equal to **25%** 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 ($16,373.00)
Bankruptcies	-
Total no. of open accounts	2

Judgements	-
Age of credit file	6321 days
Total no. of unique lender relationships	2
Age of youngest open account	6
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	-	-	16 months
Auto Loan	-	-	1	-	-	31 months
Personal Loan	-	-	-	-	-	-
Credit Card	-	-	2	-	-	16 months
Charge Card	-	-	-	-	-	-
Equipment Hire Or Rental	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-
Telecommunications	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Others	-	-	-	-	-	-
BNPL	-	-	-	-	-	-

Small and Medium amount loans

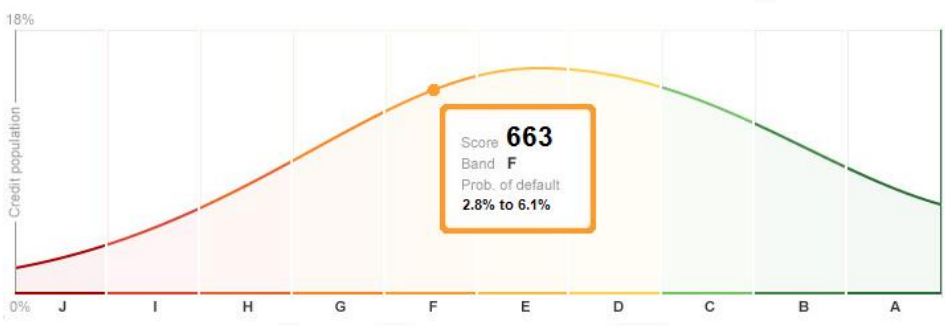
Loan type	No. of enquiries made			No. of accounts opened			Limit of open accounts	Worst payments status (all accounts)	Total defaults	Paid defaults
	Total	Within 0-14 days	Within 0-30 days	Total	Within 0-14 days	Within 0-30 days				
Small Amount Loan	-	-	-	-	-	-	-	-	-	-
Medium Amount Loan	-	-	-	-	-	-	-	-	-	-
SubPrime	1	-	-	-	-	-	-	-	-	-

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	5 ($30,811.00)	3	0	0
Auto Loan	1 (-)	1	-	0
Personal Loan	2 ($14,811.00)	1	0	0
Credit Card	2 ($16,000.00)	1	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 Low Value Credit Enquiries
- Number of Recent Credit Enquiries
- Demographic Profile

A score of **663** indicates that the applicant has a score that is better than or equal to **25%** of all consumers on the illion database , and better than or equal to 13% of the applicants for **Other** on the illion database.

Accounts

U297976415806

Account type:	Personal Loan (fixed term)	Current credit provider:	Plenti Finance Pty Limited	Credit limit:	$14,811	Account period:	10 Jul 2025 to Current (6 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	20 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)

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

310201XXXXXX4071|25321868

Account type:	Credit Card	Current credit provider:	Partner NAB LTD	Credit limit:	$10,000	Account period:	27 Aug 2024 to Current (16 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	2 Jan 2026
Credit type:	Revolving			Term of loan:	XXX		
Relationship:	Principal's Account						

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

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

U217277387648

Account type:	Personal Loan (fixed term)	Current credit provider:	Plenti Finance Pty Limited	Credit limit:	$0	Account period:	14 Mar 2024 to 12 Feb 2025 (10 months)
Security:	Unsecured	Industry:	Credit	Payment type:	Principal and Interest	Last reported:	20 Mar 2025
Credit type:	Fixed			Term of loan:	084		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

1260992|1260992

Account type:	Auto Loan	Current credit provider:	VOLKSWAGEN FINANCIAL SERVICES AUST LTD	Credit limit:	$0	Account period:	8 Jun 2023 to 15 Mar 2024 (9 months)
Security:	Secured or Partially Secured	Industry:	Credit	Payment type:	Principal and Interest with Residual	Last reported:	30 Apr 2024
Credit type:	Fixed			Term of loan:	084		
Relationship:	Principal's Account			Unit of Time:	Months		

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

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

544434XXXXXX7669|29566066

Account type:	Credit Card	Current credit provider:	Latitude Finance Australia	Credit limit:	$6,000	Account period:	7 Apr 2017 to 18 Feb 2025 (94 months)
Security:	Unsecured			Payment type:	Principal and Interest		
Credit type:	Revolving	Industry:	Credit			Last reported:	5 Mar 2025
Relationship:	Principal's Account			Term of loan:	XXX		

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

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

File accesses

File accesses						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
25 January 2026	CRE8 FINANCE PTY LTD, User 000001	855020260125052536	Other	-	Principal	

Enquiries

Enquiries						
Date	**Organisation**	**Cust. Ref.**	**Type**	**Amount**	**Obligation**	
27 August 2024	Partner NAB Ltd, User 003000	20240827005283018	Revolving Credit	Unspecified	Principal	
29 May 2023	VOLKSWAGEN FINANCIAL SERVICES AUST LTD, User 000001	1260992	Loan Contract	$11,373	Principal	
15 March 2023	Credit Corp Financial Services Pty Limited, User 001000	13845150	Revolving Credit	$5,000	Principal	

Appendix

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