

My Personal Credit Report



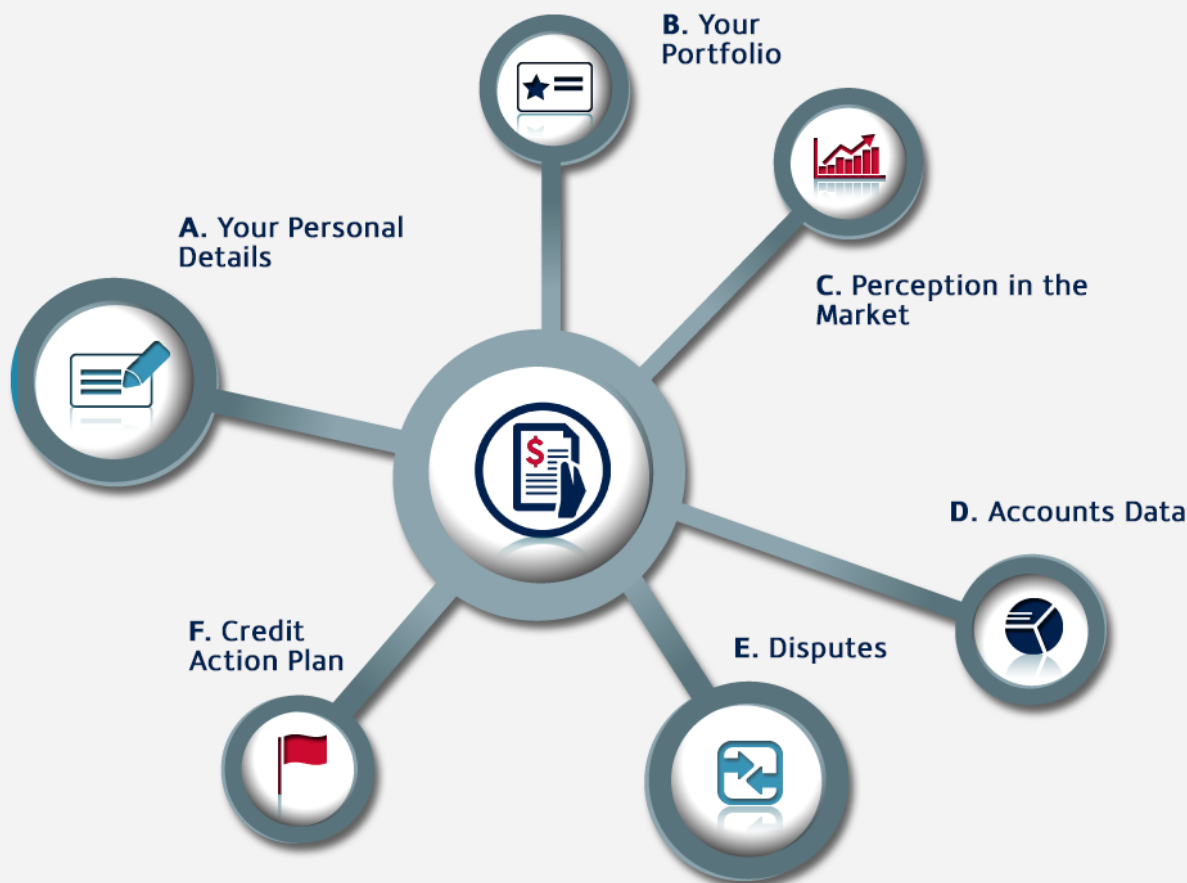
NAME: JOE SOAP

ID NUMBER: 7676767676767

BUREAU ENQUIRY DATE: 02 SEPTEMBER 2019 10:03:55

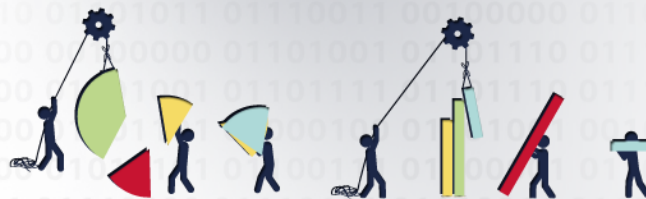
ENQUIRY REFERENCE: 170653118

Personal Credit Report Breakdown



My Personal Credit Report

ENQUIRY REFERENCE: 170653118



A. YOUR PERSONAL DETAILS



Please ensure that all information reflected on this credit report is accurate. In the event that you are not aware of any enquiries made on your credit profile as listed below it may be the result of identity theft. Please log a dispute with Compuscan by calling 021 888 6000 or emailing consumercare@compuscan.co.za

IDENTIFICATION INFORMATION

This section displays all of your identification and personal information such as your name, ID number and date of birth.

NAME	ID NO.	DATE OF BIRTH
JOE SOAP	76767676767	01/01/1976

PREVIOUS ENQUIRIES

The list of previous enquiries shows which organisations have conducted an enquiry on you and have viewed your credit report.

ENQUIRY DATE	SUBSCRIBER	CONTACT	CONTACT NO.
07-03-2017 15:40	GETBUCKS	THE MANAGER	0878080120
07-03-2017 13:44	AFRICAN ADVANTAGE	COLLEEN DUARTE	(086) 188 9989
06-03-2017 11:14	DIRECTAXIS	THE MANAGER	(021) 764 3000
07-02-2017 10:55	BRUMA FINANCE - PRETORIA	CUSTOMER CARE	0861 33 11 33

CONTACT INFORMATION

This section shows your current and previous contact numbers.

CONTACT NO. TYPE	CONTACT NO.	DATE CREATED
WORK	012XXXXXXX	17-02-2017
CELL	083XXXXXXX	17-02-2017
WORK	012XXXXXXX	31-01-2017
WORK	012XXXXXXX	31-01-2017
WORK	012XXXXXXX	10-02-2017

ADDRESS INFORMATION

This section shows your current and previous addresses.

ADDRESS TYPE	ADDRESS	POSTAL CODE	DATE CREATED
POSTAL	XXX XXXXXXXX AVENUE THE WILLOWS DORINGKLOOF	0157	17/02/2017
RESIDENTIAL	XXX XXXXXXXX DIE WILGERS PRETORIA	0041	15/02/2017
POSTAL	XXX XXXXXXXX SINOVILLE	0129	07/02/2017
RESIDENTIAL	XXX XXXXXXXX LA MONTAGNE PRETORIA PRETORIA	0184	07/02/2017
POSTAL	XXX XXXXXXXX LYTELTON	0129	10/02/2017

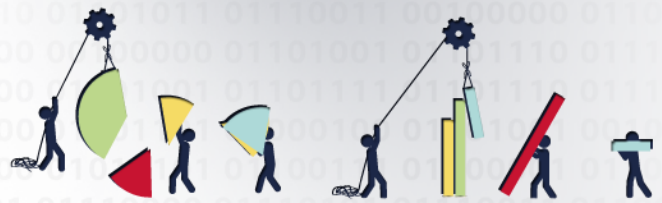
EMPLOYER INFORMATION

This section includes information on your current and previous employment.

EMPLOYER NAME	ACTIVE DATE
BUSINESS CONNECTION	17-02-2017
BUSINESS CONNXION	10-02-2017
BUSINESS CONNECTIONS	07-02-2017
BUSINESS CONNEXION	31-01-2017
BUSINESS CONNEXION	31-01-2017

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A. YOUR PERSONAL DETAILS

PROPERTIES OWNED

This section indicates all the properties owned by you and gives both the property and bond information.

OWNERSHIP DETAILS

This section indicates the type of ownership and purchase information for the properties linked to your profile.

BOND DETAILS

This section indicates all the bond and registration information for the properties linked to your profile.

DIRECTORS INFORMATION

If you are a director of a company, details of your directorship will appear on your credit report.



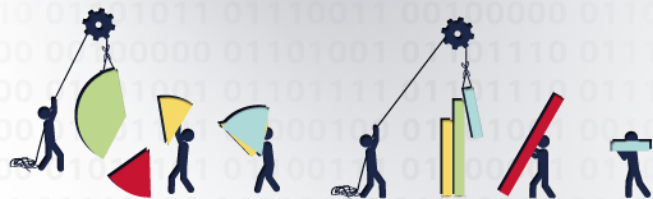
**My CREDIT
CHECK**



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B. YOUR PORTFOLIO

YOUR CREDIT SCORE

Your credit score is based on your full credit profile and is the score that credit providers use when deciding whether or not to extend credit to you. Please remember that the score will vary across credit bureaus

663



SCORE BANDS



Minimum Risk is between 668 and 710 - You are here.



Low Risk is between 642 and 667



Average Risk is between 622 and 641



High Risk is between 606 and 621



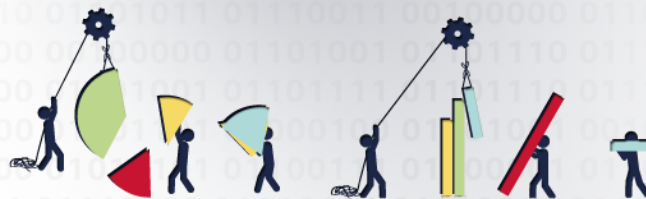
Very High Risk is between 480 and 605



- Pay your accounts on time
- Pay off debt rather than moving it around
- Keep balances low on credit cards and other revolving credit
- Have credit cards – but manage them responsibly
- Don't open a number of new credit cards that you don't need, just to increase your available credit
- If you have missed payments, get current and stay current
- If you are having trouble making ends meet, contact your creditors or see a legitimate credit counsellor
- Aim to pay off any Judgements that you have on your account.

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C. PERCEPTION IN THE MARKET

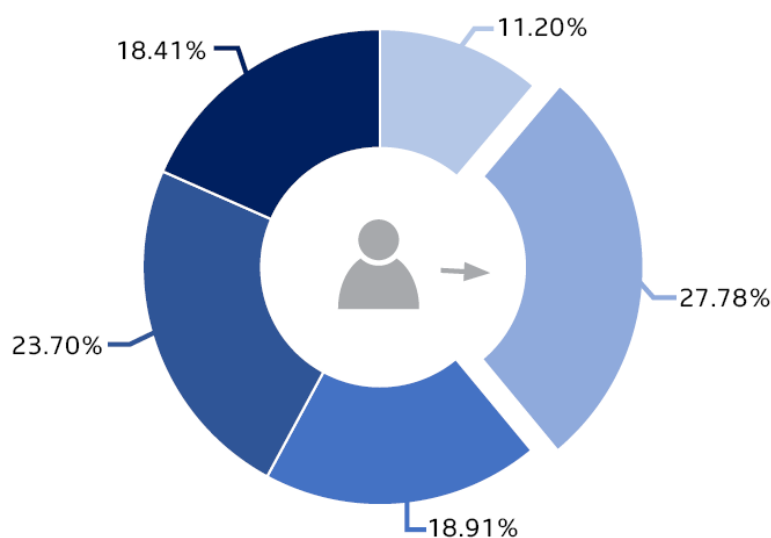
PERCEPTION IN THE MARKET

This section is an overview of how you are perceived in the credit market from credit providers who are likely to grant you credit.



Your score is 663. Which is considered LOW RISK. You and 28% of the population have a similar credit score. At least 61% of the population have lower credit scores. You are part of top 39% of the South African population who have credit scores in this score band or higher.

CREDIT ACTIVE CONSUMERS SCORE OVERVIEW



YOUR CREDIT SCORE VS OTHER CREDIT ACTIVE CONSUMERS

MINIMAL TO LOW RISK CATEGORY

Only 11.20% of the South African population have credit scores in this score band (668 to 710)

Only 27.78% of the South African population have credit scores in this score band (642 to 667)



You are in the **MINIMAL** to **LOW** risk category with a score falling between (642 to 710)

AVERAGE RISK CATEGORY

Only 18.91% of the South African population have credit scores in this score band (622 to 641)

HIGH TO VERY HIGH RISK CATEGORY

Only 23.70% of the South African population have credit scores in this score band (606 to 621)

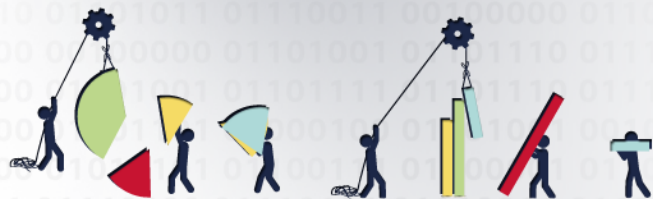
Only 18.41% of the South African population have credit scores in this score band (480 to 605)



To ensure you do not take on more credit than you can afford check your credit report regularly to examine your existing financial commitments. Also create a monthly budget to determine your financial obligations and assist you to manage your repayments.

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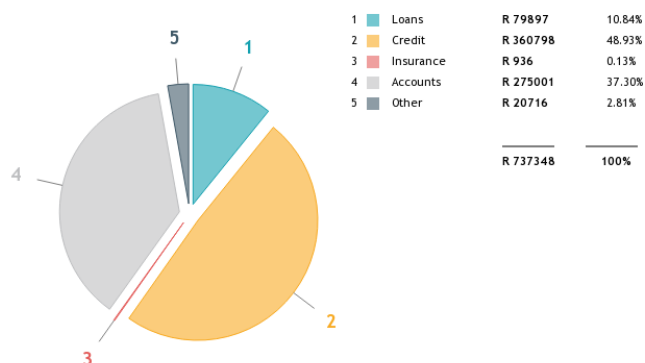


D. ACCOUNTS DATA

CREDIT EXPOSURE

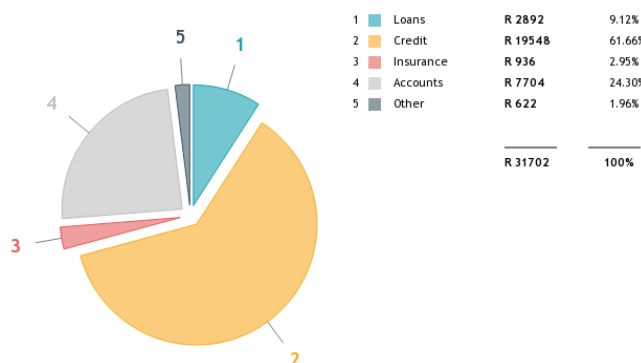
YOUR TOTAL CREDIT EXPOSURE

The pie chart below illustrates how your credit commitments are allocated across the various credit categories



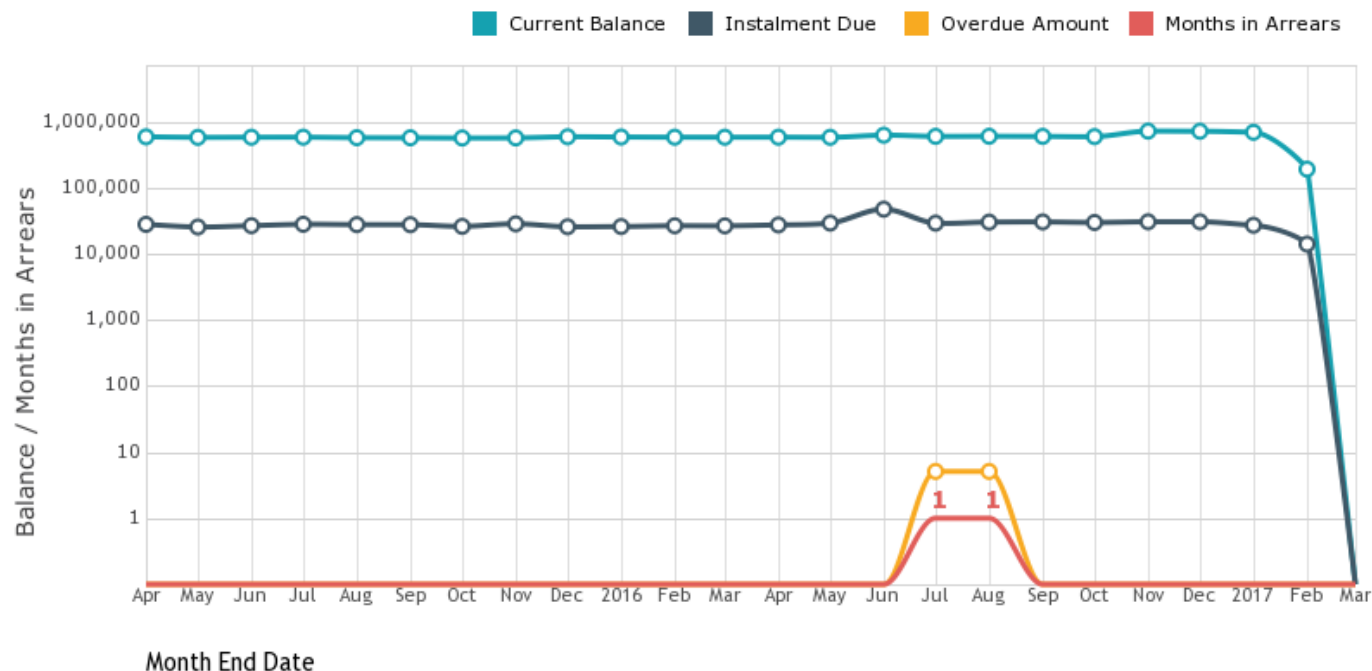
YOUR MONTHLY CREDIT EXPOSURE

The pie chart below illustrates how your monthly credit repayments are allocated across the various credit categories



PAYMENT BEHAVIOUR

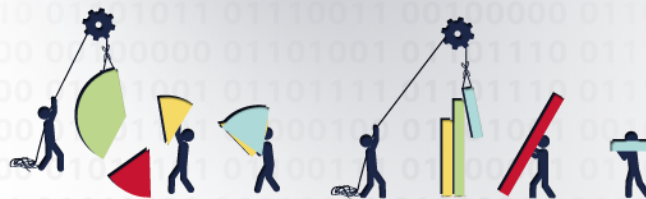
This graph is a visual representation of your accounts and repayment behaviour over the past 24 months.



Be consistent with your credit repayments. Try to pay more than the owed amount on your repayments and stick to it. Doing this will increase your credit score.

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D. ACCOUNTS DATA

NEGATIVE INFORMATION

This section shows any negative information on your credit record. This includes judgments, administration, sequestration, rehabilitation orders, debt review statuses; this is the result of any legal action by credit providers taken against you.

JUDGMENTS

This section indicates any judgment taken against you. If you do not repay your debt or fail to respond to reminder letters, a credit provider can apply for a judgment against you. The judgment is an order from a court of law (Magistrate or High court) which compels you to make the outstanding payments and grants the creditor the right to take action against you in order to collect the outstanding debt.

NOTICES

Notices are sourced from the courts and is legal court action that has been taken after you have failed to pay a debt or outstanding account(s). Notices include administration orders, sequestrations and rehabilitation orders.

ADVERSE

In this section all accounts that you failed to repay will be listed.

DEFAULTS

Here you will be able to view data pertaining to financial obligations that have not been met.

DEBT COLLECTORS

This section will indicate if you have been handed over to a debt recovery agent for collections.

DEBT RESTRUCTURING

This section will indicate if you are currently under debt restructuring or debt review.

ADMINISTRATION ORDER

This section will indicate if you are currently unable to repay your debt and have applied for an administration order.

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D. ACCOUNTS DATA

ACCOUNTS SUMMARY

Here you will see a summary of your account information which is inclusive of the current balances of all your credit facilities, the instalment amounts due, overdue amount and the worst months in arrears.

CPA ACCOUNTS

Refers to a list of secured and unsecured credit agreements which include: Detailed positive and negative account information from the major banks, finance houses, retailers, telecommunications and insurance companies, covering the majority of credit providers in South Africa (CPA is an abbreviation for Credit Providers Association).

ACCOUNT SUPPLIER	ACCOUNT TYPE	ACCOUNT STATUS	LAST PAYMENT DATE	INSTALMENT	CURRENT BALANCE	OVERDUE AMOUNT	MONTHS IN ARREARS
DIRECT AXIS LOANS	PERSONAL CASH LOANS	OPEN/CURRENT	24-02-2017	R 1,737.00	R 50,239.00	R 0.00	0
NEDBANK - CREDIT CARD	CREDIT CARD	OPEN/CURRENT	26-01-2017	R 5,480.00	R 82,434.00	R 0.00	0
WOOLWORTHS PERSONAL LOANS	REVOLVING CREDIT ACCOUNT	OPEN/CURRENT	27-01-2017	R 1,453.00	R 18,995.00	R 0.00	0
WOOLWORTHS	REVOLVING CREDIT ACCOUNT	OPEN/CURRENT	31-01-2017	R 957.00	R 11,956.00	R 0.00	0
VODACOM	SERVICE RELATED WITHOUT LIMIT	OPEN/CURRENT	31-01-2017	R 2,501.00	R 2,501.00	R 0.00	0
DIONS	REVOLVING CREDIT ACCOUNT	OPEN/CURRENT	26-01-2017	R 796.00	R 12,587.00	R 0.00	0
MR PRICE - MR PRICE SPORT	REVOLVING CREDIT ACCOUNT	OPEN/CURRENT	31-01-2017	R 430.00	R 4,365.00	R 0.00	0
EDGARS STORES LIMITED SA	REVOLVING CREDIT ACCOUNT	OPEN/CURRENT	31-01-2017	R 678.00	R 7,894.00	R 0.00	0
STD BANK - MASTER CARD	CREDIT CARD	OPEN/CURRENT	29-12-2016	R 943.00	R 31,453.00	R 0.00	0
ABSA - CREDIT CARD	CREDIT CARD	OPEN/CURRENT	31-01-2017	R 1,196.00	R 26,821.00	R 0.00	0
STD BANK - BLUE BEAN	CREDIT CARD	OPEN/CURRENT	30-12-2016	R 887.00	R 29,584.00	R 0.00	0
STD BANK - DINERS CARD	OPEN ACC WITHOUT CR LIMIT	OPEN/CURRENT	28-12-2016	R 622.00	R 20,716.00	R 0.00	0
STD BANK - EDCON CREDIT CARD	CREDIT CARD	OPEN/CURRENT	28-12-2016	R 792.00	R 26,410.00	R 0.00	0
FNB - KULULA CREDIT CARD	CREDIT CARD	OPEN/CURRENT	26-01-2017	R 1,469.00	R 29,371.00	R 0.00	0
NEDBANK - PERSONAL LOANS	PERSONAL CASH LOANS	OPEN/CURRENT	25-01-2017	R 1,155.00	R 29,658.00	R 0.00	0
FNB - DISCOVERY CARD	CREDIT CARD	OPEN/CURRENT	31-01-2017	R 1,440.00	R 21,770.00	R 0.00	0
MOMENTUM - SHORT TERM INSURANCE	SHORT TERM INSURANCE	OPEN/CURRENT	26-01-2017	R 936.00	R 936.00	R 0.00	0



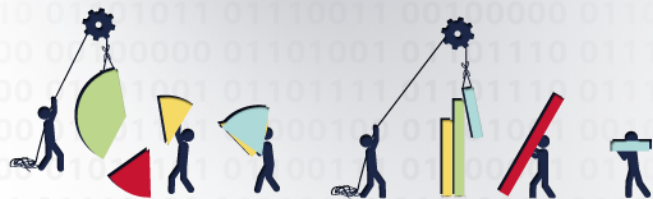
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ACCOUNT SUPPLIER	ACCOUNT TYPE	ACCOUNT STATUS	LAST PAYMENT DATE	INSTALMENT	CURRENT BALANCE	OVERDUE AMOUNT	MONTHS IN ARREARS
NEDBANK VEHICLE FINANCE	INSTALMENT	OPEN/CURRENT	25-01-2017	R 5,203.00	R 272,500.00	R 0.00	0
STD BANK - BLUE BEAN	CREDIT CARD ACCOUNT	OPEN/CURRENT	23-12-2016	R 611.00	R 20,380.00	R 0.00	0
FNB CREDIT CARD	CREDIT CARD ACCOUNT	OPEN/CURRENT	29-12-2016	R 531.00	R 9,670.00	R 0.00	0
FNB CREDIT CARD	CREDIT CARD ACCOUNT	OPEN/CURRENT	30-12-2016	R 1,885.00	R 27,108.00	R 0.00	0
TRUWORTHS	REVOLVING CREDIT ACCOUNT	PAID UP	25-10-2016	R 0.00	R 0.00	R 0.00	0
M-TEL SERVICE PROVIDER - MTN	SERVICE RELATED WITHOUT LIMIT	PAID UP	31-05-2015	R 0.00	R 0.00	R 0.00	0
IDENTITY	REVOLVING CREDIT ACCOUNT	PAID UP	27-05-2014	R 0.00	R 0.00	R 0.00	0
IWYZE	SHORT TERM INSURANCE	CANCELLED BY CLIENT	24-08-2016	R 0.00	R 0.00	R 0.00	0
TELESURE INVESTMENTS	SHORT TERM INSURANCE	CANCELLED BY CLIENT	27-08-2015	R 0.00	R 0.00	R 0.00	0
DIRECT AXIS LOANS	PERSONAL CASH LOANS	ACCOUNT CLOSED	29-12-2015	R 0.00	R 0.00	R 0.00	0
DIRECT AXIS LOANS	PERSONAL CASH LOANS	ACCOUNT CLOSED	28-10-2013	R 0.00	R 0.00	R 0.00	0
WESBANK MOTOR LOANS	INSTALMENT	ACCOUNT CLOSED	02-11-2016	R 0.00	R 0.00	R 0.00	0
FNB CREDIT CARD	CREDIT CARD ACCOUNT	ACCOUNT CLOSED	27-02-2016	R 0.00	R 0.00	R 0.00	0
FOSCHINI RETAIL GROUP - FOSCHINI	REVOLVING CREDIT ACCOUNT	ACCOUNT CLOSED	27-05-2013	R 0.00	R 0.00	R 0.00	0
FNB - CLICKS CREDIT CARD	CREDIT CARD ACCOUNT	ACCOUNT CLOSED	12-09-2014	R 0.00	R 0.00	R 0.00	0

NLR ACCOUNTS

Includes information of accounts that are not linked to collateral, thus unsecured credit agreements (NLR is an abbreviation for National Loans Register).

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D. ACCOUNTS DATA

ACCOUNT DETAILS

This section contains further information on your existing and past credit accounts and shows how you have managed these account repayments each month as well as the current status of the account.

P	PAID UP	OK	PAYMENT RECEIVED	-	NO DATA	120+	90	60	30	ACCOUNT DAYS IN ARREARS
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SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

DIRECT AXIS LOANS
XXXXXXXXXX
OPEN/CURRENT
29-12-2015
R 50,239.00
R 1,737.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

PERSONAL CASH LOANS
R 0.00
-
R 56,000.00
24-02-2017
OPEN/CURRENT

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	-	-	-	-	-	-	-	-	-
DEC2015	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2017	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

NEDBANK - CREDIT CARD
XXXXXXXXXX
OPEN/CURRENT
02-03-2012
R 82,434.00
R 5,480.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

CREDIT CARD ACCOUNT
R 0.00
-
R 81,000.00
26-01-2017
OPEN/CURRENT

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
MAR2015	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2017	FEB

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

WOOLWORTHS PERSONAL LOANS
XXXXXXXXXX
OPEN/CURRENT
20-05-2004
R 18,995.00
R 1,453.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

REVOLVING CREDIT ACCOUNT
R 0.00
-
R 20,000.00
27-01-2017
OPEN/CURRENT

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
MAR2015	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2017	FEB

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

WOOLWORTHS
XXXXXXXXXX
OPEN/CURRENT
29-11-2001
R 11,956.00
R 957.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

REVOLVING CREDIT ACCOUNT
R 0.00
-
R 12,370.00
31-01-2017
OPEN/CURRENT

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
MAR2015	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2017	FEB

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

VODACOM
XXXXXXXXXX
OPEN/CURRENT
15-09-2010
R 2,501.00
R 2,501.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

SERVICE RELATED WITHOUT LIMIT
R 0.00
-
R 0.00
31-01-2017
OPEN/CURRENT

OK	OK	OK	OK	OK	OK	OK	OK	OK	-	-	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
MAR2015	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2017	FEB



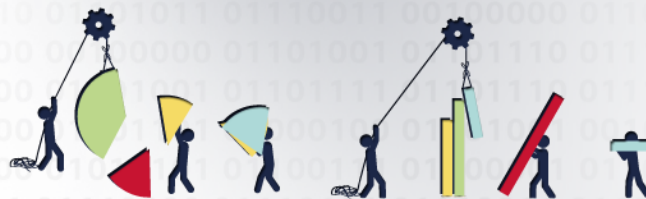
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SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

DIONS
XXXXXXXXXX
OPEN/CURRENT
10-10-2011
R 12,587.00
R 796.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

REVOLVING CREDIT ACCOUNT
R 0.00
-
R 13,600.00
26-01-2017
OPEN/CURRENT

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
MAR2015	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2017

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

MR PRICE - MR PRICE SPORT
XXXXXXXXXX
OPEN/CURRENT
10-11-2011
R 4,365.00
R 430.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

REVOLVING CREDIT ACCOUNT
R 0.00
-
R 8,090.00
31-01-2017
OPEN/CURRENT

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	30	OK	OK	OK	OK	OK	OK
MAR2015	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2017

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

EDGARS STORES LIMITED SA
XXXXXXXXXX
OPEN/CURRENT
25-04-2000
R 7,894.00
R 678.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

REVOLVING CREDIT ACCOUNT
R 0.00
-
R 9,000.00
31-01-2017
OPEN/CURRENT

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	-	OK
MAR2015	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2017

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

STD BANK - MASTER CARD
XXXXXXXXXX
OPEN/CURRENT
26-02-2001
R 31,453.00
R 943.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

CREDIT CARD ACCOUNT
R 0.00
-
R 31,000.00
29-12-2016
OPEN/CURRENT

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
FEB2015	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

ABSA - CREDIT CARD
XXXXXXXXXX
OPEN/CURRENT
28-10-1999
R 26,821.00
R 1,196.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

CREDIT CARD ACCOUNT
R 0.00
-
R 27,600.00
31-01-2017
OPEN/CURRENT

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
FEB2015	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

STD BANK - BLUE BEAN
XXXXXXXXXX
OPEN/CURRENT
07-05-2003
R 29,584.00
R 887.00

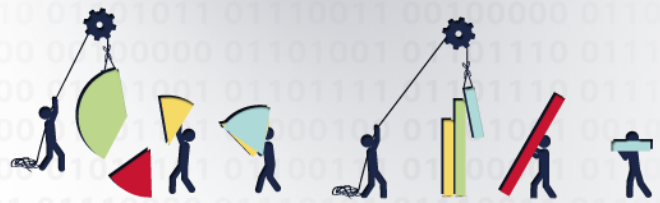
ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

CREDIT CARD ACCOUNT
R 0.00
-
R 29,900.00
30-12-2016
OPEN/CURRENT

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
FEB2015	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

My Personal Credit Report

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SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

STD BANK - DINERS CARD
XXXXXXXXXX
OPEN/CURRENT
14-10-2016
R 20,716.00
R 622.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

OPEN ACC WITHOUT CR LIMIT
R 0.00
-
R 0.00
28-12-2016
OPEN/CURRENT

OK	OK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
DEC2016	JAN2017	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2018	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

STD BANK - EDCON CREDIT CARD
XXXXXXXXXX
OPEN/CURRENT
23-01-2006
R 26,410.00
R 792.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

CREDIT CARD ACCOUNT
R 0.00
-
R 26,000.00
28-12-2016
OPEN/CURRENT

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
FEB2015	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2017

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

FNB - KULULA CREDIT CARD
XXXXXXXXXX
OPEN/CURRENT
15-11-2011
R 29,371.00
R 1,469.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

CREDIT CARD ACCOUNT
R 0.00
-
R 30,200.00
26-01-2017
OPEN/CURRENT

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
FEB2015	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2017

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

NEDBANK - PERSONAL LOANS
XXXXXXXXXX
OPEN/CURRENT
14-06-2016
R 29,658.00
R 1,155.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

PERSONAL CASH LOANS
R 0.00
-
R 31,197.00
25-01-2017
OPEN/CURRENT

OK	OK	OK	OK	OK	OK	OK	OK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
JUN2016	JUL	AUG	SEP	OCT	NOV	DEC	JAN2017	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2018	FEB	MAR	APR	MAY

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

FNB - DISCOVERY CARD
XXXXXXXXXX
OPEN/CURRENT
29-06-2005
R 21,770.00
R 1,440.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

CREDIT CARD ACCOUNT
R 0.00
-
R 21,400.00
31-01-2017
OPEN/CURRENT

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
FEB2015	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2017

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

MOMENTUM - SHORT TERM INSURANCE
XXXXXXXXXX
OPEN/CURRENT
25-11-2016
R 936.00
R 936.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

SHORT TERM INSURANCE
R 0.00
-
R 0.00
26-01-2017
OPEN/CURRENT

OK	OK	OK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NOV2016	DEC	JAN2017	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2018	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT

A stylized illustration depicting a business process flow. It features several figures in business attire. One figure is pulling a large green wheel with a gear on top. Another figure is holding a yellow wheel. A third figure is holding a blue wheel. A fourth figure is pulling a large red wheel. In the background, there are bar charts and a line graph, suggesting data analysis and performance metrics. The overall theme is business operations and growth.

SUPPLIER	NEDBANK VEHICLE FINANCE
ACCOUNT NO.	XXXXXXXXXX
ACCOUNT STATUS	OPEN/CURRENT
OPEN DATE	03-11-2016
CURRENT BALANCE	R 272,500.00
MONTHLY INSTALMENT	R 5,203.00

ACCOUNT TYPE	INSTALMENT
OVERDUE AMOUNT	R 0.00
STATUS LAST UPDATED	-
OPEN BALANCE	R 272,115.00
LAST PAYMENT DATE	25-01-2017
PAYMENT STATUS	OPEN/CURRENT

SUPPLIER	STD BANK - BLUE BEAN
ACCOUNT NO.	XXXXXXXXXX
ACCOUNT STATUS	OPEN/CURRENT
OPEN DATE	03-11-2006
CURRENT BALANCE	R 20,380.00
MONTHLY INSTALMENT	R 611.00

ACCOUNT TYPE	CREDIT CARD ACCOUNT
OVERDUE AMOUNT	R 0.00
STATUS LAST UPDATED	-
OPEN BALANCE	R 20,000.00
LAST PAYMENT DATE	23-12-2016
PAYMENT STATUS	OPEN/CURRENT

SUPPLIER	FNB CREDIT CARD
ACCOUNT NO.	XXXXXXXXXX
ACCOUNT STATUS	OPEN/CURRENT
OPEN DATE	17-09-2004
CURRENT BALANCE	R 9,670.00
MONTHLY INSTALMENT	R 531.00

ACCOUNT TYPE	CREDIT CARD ACCOUNT
OVERDUE AMOUNT	R 0.00
STATUS LAST UPDATED	-
OPEN BALANCE	R 10,000.00
LAST PAYMENT DATE	29-12-2016
PAYMENT STATUS	OPEN/CURRENT

SUPPLIER	FNB CREDIT CARD
ACCOUNT NO.	XXXXXXXXXX
ACCOUNT STATUS	OPEN/CURRENT
OPEN DATE	10-09-2014
CURRENT BALANCE	R 27,108.00
MONTHLY INSTALMENT	R 1,885.00

ACCOUNT TYPE	CREDIT CARD ACCOUNT
OVERDUE AMOUNT	R 0.00
STATUS LAST UPDATED	-
OPEN BALANCE	R 26,650.00
LAST PAYMENT DATE	30-12-2016
PAYMENT STATUS	OPEN/CURRENT

SUPPLIER	TRUWORTH
ACCOUNT NO.	XXXXXXXXXX
ACCOUNT STATUS	PAID UP
OPEN DATE	23-05-2008
CURRENT BALANCE	R 0.00
MONTHLY INSTALLMENT	R 0.00

ACCOUNT TYPE	REVOLVING CREDIT ACCOUNT
OVERDUE AMOUNT	R 0.00
STATUS LAST UPDATED	25-10-2016
OPEN BALANCE	R 3,150.00
LAST PAYMENT DATE	25-10-2016
PAYMENT STATUS	PAID LIP

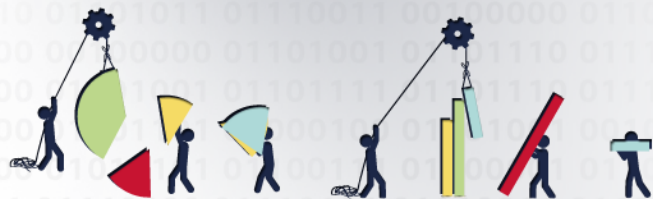
SUPPLIER	M-TEL SERVICE PROVIDER - MTN
ACCOUNT NO.	XXXXXXXXXX
ACCOUNT STATUS	PAID UP
OPEN DATE	29-01-2000
CURRENT BALANCE	R 0.00
MONTHLY INSTALMENT	R 0.00

ACCOUNT TYPE	SERVICE RELATED WITHOUT LIMIT
OVERDUE AMOUNT	R 0.00
STATUS LAST UPDATED	31-10-2016
OPEN BALANCE	R 4,609.00
LAST PAYMENT DATE	31-05-2015
PAYMENT STATUS	PAID UP



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SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

IDENTITY
XXXXXXXXXX
PAID UP
23-02-2012
R 0.00
R 0.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

REVOLVING CREDIT ACCOUNT
R 0.00
27-05-2014
R 1,750.00
27-05-2014
PAID UP

OK	OK	OK	-	-	-	-	-	-	-	-	-	-	OK	OK	OK	OK	OK	OK	OK	OK	OK		
JUL 2012	AUG	SEP	OCT	NOV	DEC	JAN 2013	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2014	FEB	MAR	APR	MAY	JUN

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

IWYZE
XXXXXXXXXX
CANCELLED BY CLIENT
16-09-2015
R 0.00
R 0.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

SHORT TERM INSURANCE
R 0.00
27-11-2016
R 0.00
24-08-2016
CANCELLED BY CLIENT

OK	OK	OK	OK	OK	OK	-	OK	OK	OK	OK	OK	OK	OK	OK	-	-	-	-	-	-	-	-	-
OCT2015	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2017	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

TELESURE INVESTMENTS
XXXXXXXXXX
CANCELLED BY CLIENT
01-08-2011
R 0.00
R 0.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

SHORT TERM INSURANCE
R 0.00
16-09-2015
R 0.00
27-08-2015
CANCELLED BY CLIENT

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
NOV2013	DEC	JAN2014	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2015	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

DIRECT AXIS LOANS
XXXXXXXXXX
ACCOUNT CLOSED
28-10-2013
R 0.00
R 0.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

PERSONAL CASH LOANS
R 0.00
03-03-2017
R 44,000.00
29-12-2015
ACCOUNT CLOSED

OK	OK	OK	OK	OK	OK	OK	OK	OK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	OK
APR2015	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2017	FEB	MAR

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

DIRECT AXIS LOANS
XXXXXXXXXX
ACCOUNT CLOSED
27-08-2012
R 0.00
R 0.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

PERSONAL CASH LOANS
R 0.00
03-03-2017
R 41,140.00
28-10-2013
ACCOUNT CLOSED

-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	OK		
APR2015	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2017	FEB	MAR

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

WESBANK MOTOR LOANS
XXXXXXXXXX
ACCOUNT CLOSED
20-12-2013
R 0.00
R 0.00

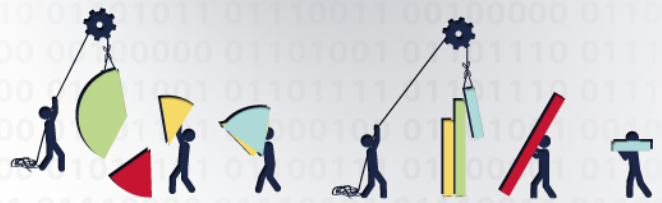
ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

INSTALMENT
R 0.00
30-11-2016
R 246,209.00
02-11-2016
ACCOUNT CLOSED

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
DEC2014	JAN2015	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV

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SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

FNB CREDIT CARD
XXXXXXXXXX
ACCOUNT CLOSED
10-09-2014
R 0.00
R 0.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

CREDIT CARD ACCOUNT
R 0.00
31-05-2016
R 2.00
27-02-2016
ACCOUNT CLOSED

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	-	OK	OK	-	-	-	
SEP2014	OCT	NOV	DEC	JAN2015	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2016	FEB	MAR	APR	MAY	JUN	JUL	AUG

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

FOSCHINI RETAIL GROUP - FOSCHINI
XXXXXXXXXX
ACCOUNT CLOSED
25-04-2000
R 0.00
R 0.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

REVOLVING CREDIT ACCOUNT
R 0.00
30-06-2015
R 20,422.00
27-05-2013
ACCOUNT CLOSED

OK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	OK		
AUG2013	SEP	OCT	NOV	DEC	JAN2014	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2015	FEB	MAR	APR	MAY	JUN	JUL

SUPPLIER
ACCOUNT NO.
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

FNB - CLICKS CREDIT CARD
XXXXXXXXXX
ACCOUNT CLOSED
10-11-2010
R 0.00
R 0.00

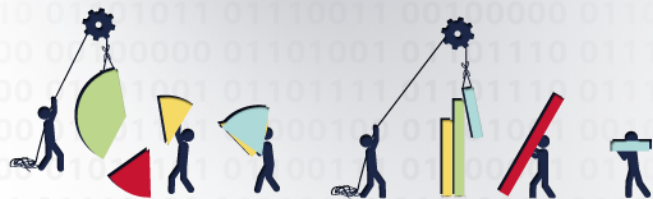
ACCOUNT TYPE
OVERDUE AMOUNT
STATUS LAST UPDATED
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

CREDIT CARD ACCOUNT
R 0.00
30-09-2014
R 2.00
12-09-2014
ACCOUNT CLOSED

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
OCT2012	NOV	DEC	JAN2013	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN2014	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP

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E. DISPUTES

FREE DISPUTE PROCESS

If any of the information contained in this report is incorrect, outdated or unfair, you may log a dispute with Compuscan via the website or call centre. Visit our website on www.compuscan.co.za or contact our call centre on 021 888 6000. When you contact our call centre, you will be supplied with a Compuscan reference number. You will be requested to submit certain documentation to verify your identity and in support of your dispute.

Allow 20 business days for Compuscan to resolve your dispute or query. During this time Compuscan will contact the supplier of the disputed data for further information and evidence relating to the data. The information being disputed will be removed from display during the 20 business day investigation period. If, at the end of this period, Compuscan does not receive credible evidence from the supplier to support the data, the dispute will be resolved in your favour.

If you are dissatisfied with the outcome, please contact the Credit Ombud on 086 166 2837 or at www.creditombud.org.za for further assistance, their services are free to consumers. Remember to provide your dispute reference number in order for the Credit Ombud to assist you.

HOW TO LOG A DISPUTE

You can log a dispute via logging in to the My Credit Check portal and following the prompts or by calling Compuscan's call centre.

Log in to My Credit Check: www.mycreditcheck.co.za

Contact us: 021 888 6000

My Personal Credit Report

ENQUIRY REFERENCE: 170653118



F. CREDIT ACTION PLAN



IMPROVING YOUR PERCEPTION IN THE MARKET

In order to ensure your credit report is healthy and places you in a good light with credit providers it is essential that you monitor it regularly. Apart from offering you an annual free credit report Compuscan also gives you the option to constantly monitor your report for changes or inaccuracies.

The My Credit Check service is available in the following options:

Credit Report Subscriptions

- 12 Month Report Subscription for only R270.00 (Includes What's My Score and Alerts & Monitoring)
- 6 Month Report Subscription for only R142.00 (Includes Alerts & Monitoring)
- 3 Month Report Subscription for only R75.00
- Once off Report for only R25.00

What's My Score Subscriptions – Monthly Score SMS

- 12 Month What's My Score Subscription for only R150.00
- 6 Month What's My Score Subscription for only R90.00
- 3 Month What's My Score Subscription for only R53.00

*All subscription fees are VAT inclusive | Visit www.mycreditcheck.co.za for more info

Kindly note that this document contains personal information (as regulated by the Protection of Personal Information Act) and consumer credit information (as regulated by the National Credit Act) and should be dealt with according to privacy legislation in South Africa.

Specifically, it should only be used for the purpose for which it was provided, it should not be disclosed to any unauthorised third party, it should be dealt with confidentially and should be discarded and expunged once it has been used.

Kindly report any unlawful use hereof to info@compuscan.co.za.