

Your Personal Details

This section displays the Personal information for the consumer. Included here is ID or Passport, Name, Gender, Marital Status.

Reference No.	C128565412-139938837	External Reference No.	
ID No.	00000000000000	Passport or 2nd ID No.	
Surname	DOE	Residential Address	202 DetreuGuty 15 VOS STREET Arcadia 0002
First Name	JOHN	Postal Address	
Second Name		Telephone No. (H)	0123900012
Title	Mister	Telephone No. (W)	0118860592
Gender	Male	Cellular/Mobile	0781122333
Date of Birth	1980-01-01	E-mail Address	Test.Joe@xdsEoh.Co.Za
Marital Status	Unknown	Current Employer	XPERT DECISION SYSTEMS

Potential Fraud Indicators

This section displays information verified by Home Affairs and the SAFPS.

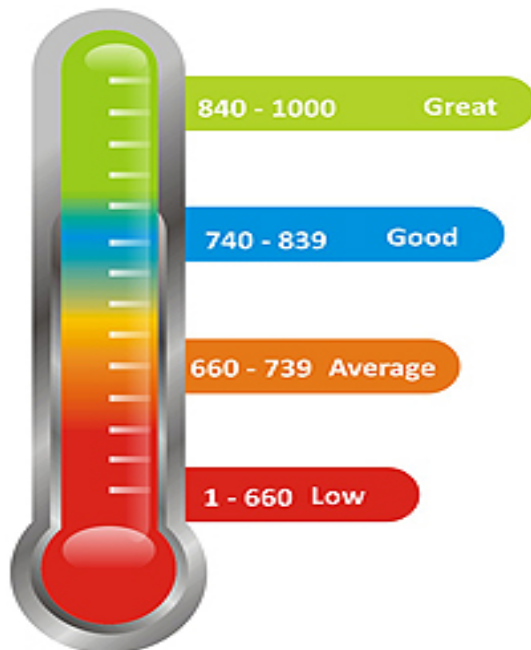
ID No. Verified Status At Home Affairs	No
ID No. Deceased Status At Home Affairs	Unknown
ID No. Found on Fraud Database	No access - SAFPS Members only
ID No. Found on Employer Fraud Database	
ID No. Found on Protective Register	

XDS Presage Score

The XDS Presage score is a generic bureau scorecard which indicates the credit risk associated with a consumer by taking into consideration the consumer's historical credit profile and repayment behaviour. The higher the score, the lower the associated risk of future payment delinquency or default.

Your Credit Score is:

926



Unique Score Ref	11570016
Score Date	2015-09-22
Risk Category	Low Risk
0 score Reason	

Your credit worthiness may improve or get worse over time depending on your financial activity and if you have kept up to date with your payments. You need to keep improving your credit worthiness to get the best credit terms available.

Debt Summary

This section displays a summary of all the consumer's current debt obligations, legal enforcement action taken, Court Notices, enquiries done on this consumer by credit providers and debt counselling information.

Description	Count	Amount
Active Accounts	7	-
Accounts in Good Standing	7	-
Accounts In Arrears	0	-
Total Monthly Instalment	-	R 16 889
Total Outstanding Debt	-	R 1 291 121
Total Arrear Amount	-	R 0
Highest Months in Arrears (Last 24 Months)		-
Court Notices [Judgements / Admin Orders / Sequestrations]	0	R 0
Enquiries Done in the last 90 days	0	-
Accounts opened within the last 45 days	0	-
Public Domain - Adverse / Defaults	0	R 0
XDS Default listing	0	R 0
Rehabilitation Orders		
Enquiries (last 24 months)	0	-
Current Property Interests		
Directorships		-
Debt Review Status		
Dispute Information		

Credit Account Status

This section includes 24 month payment behaviour of all credit agreements as reported by the Credit Grantors belonging to Credit Providers Association (CPA).

Date Account Opened	Company	Type of Account	Account No.	Open Balance /Credit Limit	Current Balance	Instalment Amount	Arrears Amount	Current Status of Account	Last Paid Date
2015-05-18	FNB Revolving Credit Plan	R	4000052513001	R 38 000	R 0	R 0	R 0	Paid Up	2015-09-10
2013-11-15	King Price Insurance	C	4901360121055000	R 25 000	R 13 972	R 699	R 0	Active	2015-07-24
2012-08-30	Direct Personal Loans	I	26032586	R 123 462	R 0	R 0	R 0	Closed	2013-10-20
2012-05-10	Multichoice	F	96105515	R 0	R 779	R 779	R 0	Active	2015-06-01
2010-07-23	ABSA Home Loans	H	364474254	R 1 890 000	R 1 274 184	R 13 490	R 0	Active	2015-08-25
2008-08-27	Cell C	F	11620079	R 0	R 1 896	R 1 896	R 0	Active	2015-09-01
2000-07-10	Standard Bank Credit Card	C	5471190062267000	R 15 500	R 290	R 25	R 0	Active	2015-08-04
1987-04-02	Nedbank Credit Card	C	707277	R 4 000	R 0	R 0	R 0	Paid Up	2015-07-20

Subscriber Name	SEP 2015	AUG 2015	JUL 2015	JUN 2015	MAY 2015	APR 2015	MAR 2015	FEB 2015	JAN 2015	DEC 2014	NOV 2014	OCT 2014	SEP 2014	AUG 2014	JUL 2014	JUN 2014	MAY 2014	APR 2014	MAR 2014	FEB 2014	JAN 2014	DEC 2013	NOV 2013	OCT 2013
FNB Revolving Credit Plan	#	#	#	#	P	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#
FNB Credit Card	#	#	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	P	#
Koopkrug Hire Purchase	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	🔒

Multichoice	#	#	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	#	#	#	#
Std Bank Home Loans	#	#	✓	✓	✓	#	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Vodacom	#	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Absa Credit Card	#	✓	✓	#	#	#	#	#	#	#	#	✓	✓	✓	#	#	#	#	✓	#	#	#	✓	
Koopkrag Credit Card	#	P	✓	♻️	♻️	♻️	♻️	♻️	♻️	♻️	♻️	♻️	♻️	♻️	♻️	♻️	♻️	♻️	♻️	♻️	♻️	♻️	♻️	

- # No data found
- # No of months in arrears
- ♻️ Repeat of previous month's Status Code
- 🔒 Closed
- ✓ Not in arrears
- P Paid Up

Adverse Records

This section details all Legal enforcement action taken on you by the your Credit or Service Providers.

Adverse/Defaults

Subscriber	Account No.	Action date	Amount	Account Status	Comment
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XDS Default Listing

Subscriber	Account No.	Date Listed	Amount	Account Status
			R 6 087	

Court Notice's Judgments, Administration Orders, Provision Sequestration, Final Sequestration, Rehabilitation Order, Debt Review Order

Case No.	Issue Date	Judgement Type	Amount	Plaintiff	Court	Attorney	Phone No	Comment
821976/2014	2014-12-21	JUDGMENT BY DEFAULT	6087	ABSA BANK	PRETORIA M	Malome Ekati	0122653700	

Rehabilitation

This section details information on the Rehabilitation Order that was granted after all debts as per the Sequestration Oder were paid up.

Case No.	Issue Date	Judgement Type	Amount	Plaintiff	Court	Attorney	Phone No	Comment
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Debt Review Record

Debt Review date	2015-03-28
Debt Counsellor Name	Lenon Kent
Debt Counsellor Contact No.	'0861001109
Debt Review Status	Consumer has Applied for Debt Review

XDS Payment Notifications

This section displays information of Credit or Service Providers who require that you contact them

Subscriber	Account No.	Date Listed	Amount	Account Status
Xds Trial Tester	Test20150408	2015-04-08	R 4 564	J

Credit Enquiry History

This section includes a list of organisations or credit providers who have requested your Credit Report.

Enquiry Date	Name of Credit Grantor	Type / Category of Credit Grantor
2015-07-07	Satinsky Web Services 2	Other
2015-07-01	Pentad Executives CC	Other
2015-07-01	Pentad Executives CC	Other
2015-06-03	Fides Cloud Technology (Web Services)	Other

Contact History

This section list the last three sets of contact information provided on you by Credit or Service Providers.

Address History

Bureau Update	Address Type	Address Line 1	Address Line 2	Address Line 3	Address Line 4	Postal Code
2015-03-28	Residential	202 DetreuGuty	15 VOS STREET	Arcadia		0002

Contact Number History

Bureau Update	Telephone Type	Telephone Code	Telephone Number
2015-03-28	Cellular	078	0781122333
2015-03-28	Work	011	0118860592
2015-03-28	Home	012	0123900012

Email Address History

Bureau Update	Email Address
2015-03-28	TestJoe@xdsEoh.Co.Za

Trace More - Address History

Bureau Update	Type	Address
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Trace More - Telephone History

Bureau Update	Type	Telephone Number
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Confirmed Information

This section displays a list of address, contact and employment information received from various XDS sources and has been confirmed with you at a point in time.

Confirmed Address History

Type	Line 1	Line 2	Line 3	Line 4	Date Confirmed
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Confirmed Contact No. History

Land Line Number	Date Confirmed	Cell Number	Date Confirmed
		0792423340	2014-11-08

Confirmed Employment History

Employer	Designation	Date Confirmed
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Telephone Linkages

This section displays additional contact information, whereby XDS match that your contact numbers are linked to other individuals.

Home Linkage Information

Name	Surname	Home Number	Work Number	Cell Number
T	PHAILA	0123900012	0118860592	0781122333

Work Linkage Information

Name	Surname	Home Number	Work Number	Cell Number
T	PHAILA	0123900012	0118860592	0781122333

Cellular Linkage Information

Name	Surname	Home Number	Work Number	Cell Number
KUBENBRAN	KUBENBRAN NAIDOO	0213961082	0861112227	0781122333
SENUKA NAIDOO	SENUKA	0333479023	0333479023	0781122333
STRINIVASA JAG STRINIVASA	STRINIVASA JAGGIAH NAIDOO	0215553998	0213978680	0781122333
T	PHAILA	0123900012	0118860592	0781122333

Employment History

This section displays a list of your Employers.

Bureau Update	Employer	Designation
2015-03-28	XPRT DECISION SYSTEMS	

Property Interest

This section displays a list of properties registered in the name of the consumer at the Deeds offices around SA.

Title Deed number:	T159840/2002	Erf/Site No.:	308
Deeds Office:	PRETORIA	Physical Address:	11 FLORA VALHALLA CENTURION
Property Type:	Freehold	Extent / Size:	1566.0SQM
Purchase Date:	2002-10-16	Purchase price:	R 410 000
Bond Holder:	FIRSTRAND BANK LTD	Bond Amount:	R 369 000
Bond Number:	B1105712002		
Title Deed number:	TL73/1986	Erf/Site No.:	40378
Deeds Office:	BLOEMFONTEIN	Physical Address:	40378 PHAPHAMA MANGAUNG
Property Type:	Farms	Extent / Size:	
Purchase Date:	1985-10-18	Purchase price:	R 0
Bond Holder:		Bond Amount:	R 0
Bond Number:			

Directorship Links

This section displays a list of companies where the Consumer is linked as a Principal at CIPC.

Current Post:		Date of Inception:	2005-01-12
Company Name:	MULENZHE AGRICULTURAL	Company Reg No.:	C2005/000058/24
Company Address:	STAND NO 1 MULENZHE VILLAGETHULAMELAVHEMBE DISTRICT 0947	Company Phone No.:	
Industry category:	Other Service Activities	Director Status	Active
Current Post:		Date of Inception:	2005-01-12
Company Name:	MULENZHE AGRICULTURAL	Company Reg No.:	C2005/000058/24

Company Address:	STAND NO 1 MULENZHE VILLAGETHULAMELAVHEMBE DISTRICT 0947	Company Phone No.:	
Industry category:	Other Service Activities	Director Status	Active
Current Post:		Date of Inception:	1996-11-20
Company Name:	UMCEBUSENDLINI FARMERS CO-OPERATIVE LIMITED	Company Reg No.:	C1996/000003/24
Company Address:	NZIMAKAZI ENIKONJENIMAHLABATHINI 3865	Company Phone No.:	
Industry category:	Other Service Activities	Director Status	Disqualified