

## Consumer Credit Report

Name:	EVA COMMERCE
Date Requested:	2015/05/20 11:39



Your TransUnion Credit Report outlines your credit information and provides you with explanations for you to better understand and manage your credit. The information is gathered from your credit/service provider/s.



To assist you in understanding the report, we have provided explanations within each section.



Should you have any queries please contact TransUnion on 0861 482 482 from Monday to Friday 08h00 - 17h00 or Saturday 08h00 - 13h00.



YOUR RIGHT TO  
CHALLENGE YOUR  
CREDIT INFORMATION

Thank you for taking the time to review your Credit Report. TransUnion Credit Bureau supports your right to challenge your credit information and as such will endeavour to resolve this dispute within 20 days or less. Please note that the information you are disputing is not included in this report. As soon as the dispute has been resolved your Credit Report will reflect the outcome of the dispute.

Date dispute was logged: 2015/05/15



DEBT REVIEW

You have requested to be placed under debt review with a registered debt counsellor. In terms of section 88 of the National Credit Act you may not apply for credit if you have applied for, or have been placed under debt review. In line with the National Credit Act your debt review counsellor will have your application resolved within 30 (thirty) working days and we will update your credit report accordingly.

Date debt review was logged: 2013/01/01



# SECTION A

## 1. YOUR PERSONAL INFORMATION

Your personal information is compiled from applications you have made, for example the last time you applied for credit. Included herewith is your personal information such as name, surname, marital status, physical and postal address, contact numbers, ID number, spouse details, current employer and occupation, captured at the time.

First Name:	EVA	Surname:	COMMERCE
ID Number:	6002100560184	Marital Status:	SINGLE
Date of Birth:	1960/02/10	No of Dependants:	05
Spouse Name:		E-mail Address:	
Current Tel No. (H):	(012) 3659600	Current Tel No. (W):	(012) 3659611
Previous Tel No. (H):	(011) 4894008	Previous Tel No. (W):	(011) 4894008
Cellular:	0782893996		
Also Known as:	COMMERCIE,EVA,COMMERCE,EVA-EVA,SOAP,JOE,		

## 2. YOUR ADDRESS INFORMATION

Your last known addresses as supplied by credit/service provider when you completed their credit/service application form/s.

Date	Address	Years at Address	Owner/Tenant
2015/05/17	12 TEST RD,,CALITZDORP,6660,WC	00	OWNER
2014/04/10	52 CORLETT DR,FAIRWAY,JOHANNESBURG,2196,GP	01	
2015/05/04	SUGARBUSH VILLAGE,,MOUNT AYLIFF,4735,KN	01	
2015/04/21	34 AKASIA AV,KEMPTON PARK EXT 5,KEMPTON PARK,1619,GP	00	

## 3. YOUR EMPLOYMENT INFORMATION

Your last known employers as supplied by credit/service provider when you completed their credit/service application form/s.

Date	Employer	Occupation
2015/03/20	EDGARS	SERVICE
2015/03/10	TRANSUNION ADS	DUMMY
2015/01/21		ADMINISTRATOR

## SECTION B

### YOUR CREDIT SUMMARY

This section includes a summary of the content of your credit report. Adverse credit information may include judgments, enforcement actions, sequestrations and rehabilitation. If you have paid your accounts late or have failed to pay, this will appear under either judgments, adverse information, notices or your payment profile which is your account payment history over 24 months.

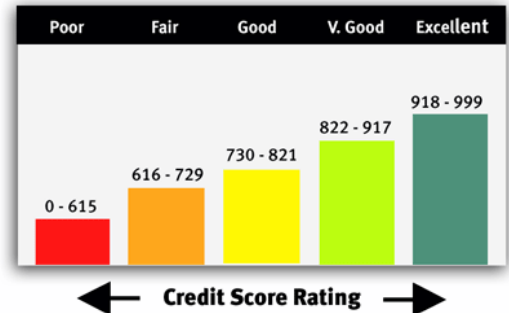
Sub-Records	Number	Balance	Most Recent Date
Judgment/s:	0		
Notice/s:	0		
Notarial Bond/s:	0		
Default/s:	12	50 620	19 Mar 2015
Trace Alert/s:	1		
Enquiries:	105		20 May 2015
Total Account History:	23	214 265	

### YOUR TRANSUNION CREDIT SCORE

Your TransUnion Credit Score is a number value between 0-999. That number is calculated using a formula that takes into account how you pay your bills, how much debt you carry and how all of that stacks up against other borrowers. The more positive the information in your individual credit report, the higher your credit score. And the higher your credit score, the more likely you are to be treated favourably when it comes to applying for loans and credit. Your credit score improves or deteriorates depending on your credit behaviour. Certain other companies' apply their own formula to determine a credit score. The TransUnion Credit Score may therefore not be identical to any consumer credit score produced by another company and serves merely as a guide available to you for self assessment/improvement purposes.

Importantly, the TransUnion Credit Score is not an endorsement or a determination of your qualification for a loan and nor does it profess to be. It acts as a personal benchmark against which you are made aware of, and encouraged to improve, your credit behaviour.

Your TransUnion Credit Score: **299**



Dear EVA, your TransUnion Credit Score is based on the following key factors:

Payment history:	How you manage your accounts and whether you do or do not pay the entire instalment amount on time.
Too much debt:	How much you owe and how much of your available credit you're using.
Negative information:	Publicly available information in your credit record, such as bankruptcies and judgments, indicating you did not honour a particular debt obligation.
Length of credit history:	How long each of your accounts has been open.
Account application and enquiry activity:	Within a short period of time, how many account applications you submitted and how many new accounts you opened.

### 1. JUDGMENTS

If you fall behind with your account payments and fail to respond to reminder letters then the credit/service provider may apply for a court judgment. A judgment is granted when a court gives you the instruction to pay the outstanding account. A judgment remains on your credit report for 5 years OR until it is Paid In Full. Details of the judgment/s are outlined below. The Capture Date below indicate the date on which the data was captured on your TransUnion Credit Report. A judgment will be removed when proof of full payment is received from the credit/service provider.

\*\*\*\*\* No Judgment/s To Display \*\*\*\*\*

## 2. NOTICE/S

If you fail to pay an outstanding account the credit/service provider can take legal action in the form of a notice against you. Notices include administration orders, provisional sequestration, sequestrations and rehabilitation orders. Administration orders remain on your credit report for 5 years, rehabilitation orders remain for 5 years and sequestration orders remain for 5 years if no rehabilitation order is granted.

\*\*\*\*\* No Notices To Display \*\*\*\*\*

## 3. NOTARIAL BONDS

A notarial bond is not considered negative information. It is a bond over moveable property registered by the Registrar of Deeds. Should you become insolvent the credit/service provider who holds the registered bond has preferential claim over the finances raised from the sale of the movable property.

\*\*\*\*\* No Notarial Bonds To Display \*\*\*\*\*

## 4. DEFAULTS

This information relates to late payment or non-payment of your account/s, where the credit/service provider enforces their rights by taking action against you. A default will remain on your credit report for 1 year. Paid up defaults are removed once confirmation of paid up status is received from the credit/service provider.

Default Date:	2015/03/19	Source:	MARIS IT DEVELOP
Contact Name:	MARIUS DU PLESSIS	Default Type:	Handed Over
Account Info:	TEST1905	Contact Tel No:	(012) 5427614
Account Holder:	EVA COMMERCE	Default Amount:	2000
Account Holder DOB:	10/02/1960	Account Holder ID:	6002100560184
Remarks:	MARISIT DEVELOPMENT		

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Default Date:	2014/11/13	Source:	TEST SUPPLIER
Contact Name:	TEST SUPPLIER	Default Type:	Repossession
Account Info:	SS37	Contact Tel No:	
Account Holder:	EVA COMMERCE	Default Amount:	14239
Account Holder DOB:	10/02/1960	Account Holder ID:	6002100560184
Remarks:			

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Default Date:	2014/11/13	Source:	TEST SUPPLIER
Contact Name:	TEST SUPPLIER	Default Type:	Repossession
Account Info:	SS36	Contact Tel No:	
Account Holder:	EVA COMMERCE	Default Amount:	10608
Account Holder DOB:	10/02/1960	Account Holder ID:	6002100560184
Remarks:			

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Default Date:	2014/11/13	Source:	TEST SUPPLIER
Contact Name:	TEST SUPPLIER	Default Type:	Bad Debt Written Off
Account Info:	SS40	Contact Tel No:	
Account Holder:	EVA COMMERCE	Default Amount:	7573
Account Holder DOB:	10/02/1960	Account Holder ID:	6002100560184
Remarks:			

Default Date:	2014/04/06	Source:	TRANSUNION
Contact Name:	TRACY	Default Type:	Handed Over
Account Info:	TEST3	Contact Tel No:	(011) 2146329
Account Holder:	EVA COMMERCE	Default Amount:	700
Account Holder DOB:	10/02/1960	Account Holder ID:	6002100560184
Remarks:	FULL PAYMENT RECEIVED, CPU		
Default Date:	2014/09/13	Source:	TEST2
Contact Name:	TEST2	Default Type:	Bad Debt Written Off
Account Info:	TC25	Contact Tel No:	
Account Holder:	EVA COMMERCE	Default Amount:	1000
Account Holder DOB:	10/02/1960	Account Holder ID:	6002100560184
Remarks:	SETTLED IN FULL SUBSEQUENT TO WRITE OFF		
Default Date:	2014/09/13	Source:	TEST2
Contact Name:	TEST2	Default Type:	Repossession
Account Info:	TC27	Contact Tel No:	
Account Holder:	EVA COMMERCE	Default Amount:	1000
Account Holder DOB:	10/02/1960	Account Holder ID:	6002100560184
Remarks:			
Default Date:	2014/09/13	Source:	TEST2
Contact Name:	TEST2	Default Type:	Repossession
Account Info:	TC34	Contact Tel No:	
Account Holder:	EVA COMMERCE	Default Amount:	1000
Account Holder DOB:	10/02/1960	Account Holder ID:	6002100560184
Remarks:	SETTLED IN FULL SUBSEQUENT TO GOODS BEING REPOSSESSED		
Default Date:	2014/09/13	Source:	TEST2
Contact Name:	TEST2	Default Type:	Bad Debt Written Off
Account Info:	TC35	Contact Tel No:	
Account Holder:	EVA COMMERCE	Default Amount:	1000
Account Holder DOB:	10/02/1960	Account Holder ID:	6002100560184
Remarks:	SETTLED IN FULL SUBSEQUENT TO WRITE OFF		
Default Date:	2014/09/23	Source:	OCTAGON BUS SOLUT
Contact Name:	BRUCE HOOPER	Default Type:	Bad Debt Written Off
Account Info:	01254	Contact Tel No:	(086) 6133477
Account Holder:	EVA COMMERCE	Default Amount:	1000
Account Holder DOB:	10/02/1960	Account Holder ID:	6002100560184
Remarks:	THE FIRST ACCOUNTANTS		
Default Date:	2014/09/03	Source:	OCTAGON BUS SOLUT
Contact Name:	FREDDY LWAMBWA	Default Type:	Bad Debt Written Off
Account Info:	654792015	Contact Tel No:	(011) 5133514
Account Holder:	EVA COMMERCE	Default Amount:	10000
Account Holder DOB:	10/02/1960	Account Holder ID:	6002100560184
Remarks:	PLURITONE		
Default Date:	2014/07/29	Source:	MARIS IT DEVELOP
Contact Name:	TEST	Default Type:	Bad Debt Written Off
Account Info:	1212121	Contact Tel No:	(098) 9098787
Account Holder:	EVA COMMERCE	Default Amount:	500
Account Holder DOB:	10/02/1960	Account Holder ID:	6002100560184
Remarks:	TEST		

## 5. TRACE ALERTS

A trace alert is placed on your credit report when a credit/service provider has asked to be notified when any updated contact

Date: 2015/04/22  
Credit/Service Provider: TRANSUNION CB COM RICCARDO PEROSINO  
Contact Tel No: 011 2146000  
Remarks: LOG THROUGH A REPORT 22.04.2015

## 6. CONSUMER REMARKS

This is an explanation of facts or conditions that affect you, for example your identity document has been stolen and you have requested that TransUnion note it on your credit report.

\*\*\*\* No Consumer Remarks To Display \*\*\*\*

## 7. ENQUIRIES

An enquiry is recorded whenever your credit report is shown to another party such as a credit/service provider. Enquiries remain on your credit report for up to 1 year. An enquiry is typically done when you apply for credit. If you do not recognise any of the companies that has done an enquiry and have not authorised any enquiry, it may indicate potential fraud or identity theft is taking place. When you personally check your credit report with TransUnion, the enquiry that is recorded will not adversely affect your credit standing.

Date:	Enquirer:	Contact Tel No:	EnquiryType:
2015/05/20	IPES - UMS	UTILITY MANAGEMENT SERVICES (UMS) TBC	AFFORDBLTY
2015/05/20	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/05/19	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/05/19	CELL C PTY LTD	CELL C 011 324 8000	CREDIT APP
2015/05/19	TRANSUNION CB COM	DEON ENGELBRECHT +27829274460	OTHER
2015/05/18	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/05/17	TELESURE GROUP	HLPDSK 011 4894308	OTHER
2015/05/15	CELL C PTY LTD	CELL C 011 324 8000	CREDIT APP
2015/05/14	RAINBOW FINANCE	Rainbow Finance 011 4567000	CREDIT APP
2015/05/14	TELESURE GROUP	HLPDSK 011 4894308	OTHER
2015/05/13	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/05/13	ACKERMANS	TENACITY MOBILE 0219281000	CREDIT APP
2015/05/13	DUNNS	TENACITY MOBILE 0219281000	CREDIT APP
2015/05/12	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/05/11	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/05/09	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/05/08	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/05/07	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/05/06	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/05/05	CELL C PTY LTD	CELL C 011 324 8000	CREDIT APP
2015/05/04	SA TAXI DEV FIN	SA TAXI 011 632 2000	CREDIT APP
2015/05/04	WINCREDIT USER	KORBITEC - WINDEED (PRODUCTION) 216589700	OTHER
2015/04/30	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/04/25	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/04/24	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/04/24	IPES - UMS	UTILITY MANAGEMENT SERVICES (UMS) TBC	AFFORDBLTY
2015/04/23	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/04/23	MR PRICE MOBILE	MR. PRICE MOBILE 0315828300	CREDIT APP
2015/04/22	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/04/22	TRANSUNION CB COM	RICCARDO PEROSINO +27112146000	OTHER
2015/04/21	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER

2015/04/21	DIRECT AXIS - DD	DIRECTAXIS-DD 0217643930	AFFORDBLTY
2015/04/21	DIRECT AXIS - SL	SANLAM DIRECT AXI 0217643526	AFFORDBLTY
2015/04/21	DIRECT AXIS - DA	DIRECTAXIS - DA 0217643581	AFFORDBLTY
2015/04/21	DIRECT AXIS - DD	DIRECTAXIS-DD 0217643930	AFFORDBLTY
2015/04/20	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/04/20	DIRECT AXIS - DD	DirectAxis-DD 0217643930	AFFORDBLTY
2015/04/18	WINCREDIT USER	KORBITEC - OPS MANAGEMENT 216589789	OTHER
2015/04/17	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/04/17	WESBANK QVS	WESBANK ACQUISITI 0112146000	OTHER
2015/04/16	AVON JUSTINE WS	AVON JUSTINE 0860102345	CREDIT APP
2015/04/16	ACKERMANS	TENACITY MOBILE 0219281000	CREDIT APP
2015/04/15	SANDTON SALES P/L	SANDTONSALES TEST 01 011 000 0000	AFFORDBLTY
2015/04/15	DIRECT AXIS - FW	DirectAxis-FW 0217643930	AFFORDBLTY
2015/04/15	DIRECT AXIS - LD	DirectAxis-LD 0217643930	AFFORDBLTY
2015/04/15	DIRECT AXIS - DD	DirectAxis-DD 0217643930	AFFORDBLTY
2015/04/15	TRANSUNION CB COM	BOITUMELO LEGODI +27112146000	OTHER
2015/04/13	DIRECT AXIS - LD	DirectAxis-LD 0217643930	AFFORDBLTY
2015/04/13	DIRECT AXIS - FW	DirectAxis-FW 0217643930	AFFORDBLTY
2015/04/13	DIRECT AXIS - DA	DirectAxis - DA 0217643581	AFFORDBLTY
2015/04/13	TRANSUNION CB COM	BOITUMELO LEGODI +27112146000	OTHER
2015/04/11	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/04/10	WINCREDIT USER	KORBITEC - OPS MANAGEMENT 216589789	OTHER
2015/04/10	DIRECT AXIS - DA	DirectAxis - DA 0217643404	AFFORDBLTY
2015/04/10	DIRECT AXIS - SL	DirectAxis-LD 0217643930	AFFORDBLTY
2015/04/10	DIRECT AXIS - FW	DirectAxis-FW 0217643930	AFFORDBLTY
2015/04/10	DIRECT AXIS - LD	DirectAxis-LD 0217643930	AFFORDBLTY
2015/04/10	DIRECT AXIS - CL	DirectAxis - DA 0217643516	AFFORDBLTY
2015/04/10	DIRECT AXIS - BI	DirectAxis-BI 0217643930	AFFORDBLTY
2015/04/10	DIRECT AXIS - DD	DirectAxis-DD 0217643930	AFFORDBLTY
2015/04/10	DIRECT AXIS - AG	DirectAxis-AG 0217643930	AFFORDBLTY
2015/04/09	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/04/08	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/04/08	DIRECT AXIS - SL	SANLAM DIRECT AXI 0217643526	AFFORDBLTY
2015/04/08	DIRECT AXIS - DA	DIRECTAXIS - DA 0217643581	AFFORDBLTY
2015/04/07	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/04/07	CELL C PTY LTD	CELL C 011 324 8000	CREDIT APP
2015/04/04	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/03/31	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/03/31	SANLAM DIRECT AXI	SANLAM DIRECT AXI 0217643526	AFFORDBLTY
2015/03/31	ELLERINE FURN P/L	MTN DLL SOLUTION ADS 011 999 9999	CREDIT APP
2015/03/31	ELLERINE FURN P/L	MTN DLL SOLUTION ADS 011 999 9999	CREDIT APP
2015/03/30	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/03/28	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/03/27	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/03/26	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/03/26	MR PRICE TTD	MTN DLL SOLUTION ADS 011 999 9999	CREDIT APP
2015/03/25	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/03/24	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/03/23	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/03/23	ELLERINE FURN P/L	ADS TESTING SOLUTION 011 999 9999	CREDIT APP
2015/03/22	TRANSUNION CB COM	ADS 0112146000	FRAUD
2015/03/20	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/03/20	TRANSUNION CB COM	ADS 0112146000	FRAUD
2015/03/20	MTN ACQUISITION	MOBILE TELEPHONE 011 214 6000	CREDIT APP
2015/03/19	IPES - UMS	UTILITY MANAGEMENT SERVICES (UMS) TBC	AFFORDBLTY
2015/03/18	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER

2015/03/18	FNB WEALTH QC2	FNB H/L QUICK CHECK 011 632 2000	CREDIT APP
2015/03/18	MTN BEHAVE/SCORE	MTN (PTY) LTD 011 912 3000	CREDIT APP
2015/03/18	AVON JUSTINE WS	AVON JUSTINE 0860102345	CREDIT APP
2015/03/18	IPES - UMS	UTILITY MANAGEMENT SERVICES (UMS) TBC	AFFORDBLTY
2015/03/18	MR PRICE MOBILE	MR. PRICE MOBILE 0315828300	CREDIT APP
2015/03/18	ACKERMANS	TENACITY MOBILE 0113575000	CREDIT APP
2015/03/18	ABSA PERSONAL LOA	ABSA CALL CENTRE 0113504000	PRE SCREEN
2015/03/17	WINCREDIT USER	KORBITEC PTY LTD 216589700	OTHER
2015/03/16	IPES - UMS	UTILITY MANAGEMENT SERVICES (UMS) TBC	AFFORDBLTY
2015/03/16	DEED SEARCH USER	NWS EVENS (PTY) LTD (2014/134128/07) 0711177943	CREDIT APP
2015/03/16	TRANSUNION CB COM	TALIA LANCASTER +27112594000	OTHER
2015/03/11	IPES - UMS	UTILITY MANAGEMENT SERVICES (UMS) TBC	AFFORDBLTY
2015/02/05	SPOTCASH FINANCE (PTY) LT	SPOTCASH FINANCE 0877023222	MICROLONE
2015/01/28	SPOTCASH FINANCE (PTY) LT	SPOTCASH FINANCE 0877023222	MICROLONE
2015/01/08	SPOTCASH FINANCE (PTY) LT	SPOTCASH FINANCE 0877023222	MICROLONE
2014/12/03	SPOTCASH FINANCE (PTY) LT	SPOTCASH FINANCE 0877023222	MICROLONE
2013/11/19	WOOLWORTHS	ADS 0112146000	MICROLONE



# SECTION C

## TOTAL ACCOUNT HISTORY/PAYMENT PROFILE

A summary of your accounts including the date the account was opened, the credit limit, the payment terms, the outstanding balance on the account as well as a 24 month depiction of how you pay your accounts.

At a glance summary of your payment history colour status codes.

<b>OK</b>	<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>	<b>150+</b>	<b>AA</b>	<b>AC</b>	<b>C</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>K</b>
Account up to date	Account Days in Arrears					Suspended	Frozen	Account Closed / Paid Up	Terms Extended	Lapsed Policy	Cancelled by Consumer	Cancelled by Supplier	Paid Out Deceased Claim
<b>M</b>	<b>N</b>	<b>P</b>	<b>S</b>	<b>T</b>	<b>V</b>	<b>X</b>	<b>Z</b>		<b>NU</b>	<b>L</b>	<b>I</b>	<b>J</b>	<b>W</b>
Paid Out Disability	Loan Against Policy	Paid Up	Surrendered	Early Settlement	Cooling off Settlement	Paid Up Default	Deceased		Not Updated	Handed Over	Credit Card Revoked	Repossession	Written Off

### TEST SUPPLIER (BUILDING LOAN)

#### Account Information

Date Opened:	2013/02/25	Opening Balance:	14234
Monthly Instalments:	0	Current Balance:	0
Account Number:	TC28		

#### Account Details

Type of payment:	Other	Account Ownership:	Other
No of Parties in Joint Account:	0	Repayment Frequency:	Monthly
Account sold to a Third Party:	No	Deferred Payment Date:	
Third Party Name:			

#### Two Year Payment History



### TEST SUPPLIER (BUILDING LOAN)

#### Account Information

Date Opened:	2014/04/04	Opening Balance:	25051
Monthly Instalments:	0	Current Balance:	0
Account Number:	TC29		

#### Account Details

Type of payment:	Other	Account Ownership:	Other
No of Parties in Joint Account:	0	Repayment Frequency:	Monthly
Account sold to a Third Party:	No	Deferred Payment Date:	
Third Party Name:			

#### Two Year Payment History



### TEST SUPPLIER (BUILDING LOAN)

### Account Information

Date Opened: 2013/03/08      Opening Balance: 13146  
 Monthly Instalments: 0      Current Balance: 0  
 Account Number: TC31

### Account Details

Type of payment: Other      Account Ownership: Other  
 No of Parties in Joint Account: 0      Repayment Frequency: Monthly  
 Account sold to a Third Party: No      Deferred Payment Date:  
 Third Party Name:

### Two Year Payment History



### TEST SUPPLIER (BUILDING LOAN)

### Account Information

Date Opened: 2013/06/14      Opening Balance: 10140  
 Monthly Instalments: 0      Current Balance: 0  
 Account Number: TC32

### Account Details

Type of payment: Other      Account Ownership: Other  
 No of Parties in Joint Account: 0      Repayment Frequency: Monthly  
 Account sold to a Third Party: No      Deferred Payment Date:  
 Third Party Name:

### Two Year Payment History



### TEST SUPPLIER (BUILDING LOAN)

### Account Information

Date Opened: 2014/03/06      Opening Balance: 113087  
 Monthly Instalments: 2405      Current Balance: 101062  
 Account Number: TC33

### Account Details

Type of payment: Other      Account Ownership: Other  
 No of Parties in Joint Account: 0      Repayment Frequency: Monthly  
 Account sold to a Third Party: No      Deferred Payment Date:  
 Third Party Name:

### Two Year Payment History



### TEST2 (BUILDING LOAN)

### Account Information

Date Opened: 2014/03/24      Opening Balance: 25278  
 Monthly Instalments: 0      Current Balance: 0  
 Account Number: TC25

### Account Details

Type of payment:	Other	Account Ownership:	Other
No of Parties in Joint Account:	0	Repayment Frequency:	Monthly
Account sold to a Third Party:	No	Deferred Payment Date:	
Third Party Name:			

### Two Year Payment History



### TEST2 (BUILDING LOAN)

### Account Information

Date Opened:	2014/03/31	Opening Balance:	6055
Monthly Instalments:	0	Current Balance:	0
Account Number:	TC26		

### Account Details

Type of payment:	Other	Account Ownership:	Other
No of Parties in Joint Account:	0	Repayment Frequency:	Monthly
Account sold to a Third Party:	No	Deferred Payment Date:	
Third Party Name:			

### Two Year Payment History



### TEST2 (BUILDING LOAN)

### Account Information

Date Opened:	2014/01/15	Opening Balance:	5644
Monthly Instalments:	332	Current Balance:	3318
Account Number:	TC27		

### Account Details

Type of payment:	Other	Account Ownership:	Other
No of Parties in Joint Account:	0	Repayment Frequency:	Monthly
Account sold to a Third Party:	No	Deferred Payment Date:	
Third Party Name:			

### Two Year Payment History



### TEST2 (BUILDING LOAN)

### Account Information

Date Opened:	2014/03/06	Opening Balance:	13163
Monthly Instalments:	0	Current Balance:	0
Account Number:	TC34		

### Account Details

Type of payment:	Other	Account Ownership:	Other
No of Parties in Joint Account:	0	Repayment Frequency:	Monthly
Account sold to a Third Party:	No	Deferred Payment Date:	

Third Party Name:

### Two Year Payment History



### TEST2 (BUILDING LOAN)

#### Account Information

Date Opened: 2014/05/27      Opening Balance: 11377  
 Monthly Instalments: 0      Current Balance: 0  
 Account Number: TC35

#### Account Details

Type of payment: Other      Account Ownership: Other  
 No of Parties in Joint Account: 0      Repayment Frequency: Monthly  
 Account sold to a Third Party: No      Deferred Payment Date:  
 Third Party Name:

### Two Year Payment History



### TEST2 (BUILDING LOAN)

#### Account Information

Date Opened: 2014/03/24      Opening Balance: 25278  
 Monthly Instalments: 0      Current Balance: 0  
 Account Number: TE25

#### Account Details

Type of payment: Other      Account Ownership: Other  
 No of Parties in Joint Account: 0      Repayment Frequency: Monthly  
 Account sold to a Third Party: No      Deferred Payment Date:  
 Third Party Name:

### Two Year Payment History



### TEST2 (BUILDING LOAN)

#### Account Information

Date Opened: 2014/03/31      Opening Balance: 6055  
 Monthly Instalments: 0      Current Balance: 0  
 Account Number: TE26

#### Account Details

Type of payment: Other      Account Ownership: Other  
 No of Parties in Joint Account: 0      Repayment Frequency: Monthly  
 Account sold to a Third Party: No      Deferred Payment Date:  
 Third Party Name:

### Two Year Payment History



## TEST2 (BUILDING LOAN)

### Account Information

Date Opened:	2014/01/15	Opening Balance:	5644
Monthly Instalments:	332	Current Balance:	3318
Account Number:	TE27		

### Account Details

Type of payment:	Other	Account Ownership:	Other
No of Parties in Joint Account:	0	Repayment Frequency:	Monthly
Account sold to a Third Party:	No	Deferred Payment Date:	
Third Party Name:			

### Two Year Payment History

NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	OK	NU	NU	NU	NU	NU	NU	NU	NU
Jun 13	Jul 13	Aug 13	Sep 13	Oct 13	Nov 13	Dec 13	Jan 14	Feb 14	Mar 14	Apr 14	May 14	Jun 14	Jul 14	Aug 14	Sep 14	Oct 14	Nov 14	Dec 14	Jan 15	Feb 15	Mar 15	Apr 15	May 15

## TEST SUPPLIER (REVOLVING)

### Account Information

Date Opened:	2014/08/10	Opening Balance:	13500
Monthly Instalments:	0	Current Balance:	0
Account Number:	SS41		

### Account Details

Type of payment:	Other	Account Ownership:	Other
No of Parties in Joint Account:	0	Repayment Frequency:	Monthly
Account sold to a Third Party:	No	Deferred Payment Date:	
Third Party Name:			

### Two Year Payment History

NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	90	NU	NU	P	NU	NU	NU	NU
Jun 13	Jul 13	Aug 13	Sep 13	Oct 13	Nov 13	Dec 13	Jan 14	Feb 14	Mar 14	Apr 14	May 14	Jun 14	Jul 14	Aug 14	Sep 14	Oct 14	Nov 14	Dec 14	Jan 15	Feb 15	Mar 15	Apr 15	May 15

## TEST SUPPLIER (CREDIT CARD)

### Account Information

Date Opened:	2014/09/08	Opening Balance:	31000
Monthly Instalments:	0	Current Balance:	0
Account Number:	SS34		

### Account Details

Type of payment:	Other	Account Ownership:	Other
No of Parties in Joint Account:	0	Repayment Frequency:	Monthly
Account sold to a Third Party:	No	Deferred Payment Date:	
Third Party Name:			

### Two Year Payment History

NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	60	NU	NU	P	NU	NU	NU	NU
Jun 13	Jul 13	Aug 13	Sep 13	Oct 13	Nov 13	Dec 13	Jan 14	Feb 14	Mar 14	Apr 14	May 14	Jun 14	Jul 14	Aug 14	Sep 14	Oct 14	Nov 14	Dec 14	Jan 15	Feb 15	Mar 15	Apr 15	May 15

## TEST SUPPLIER (CREDIT CARD)

### Account Information

Date Opened: 2014/10/04  
Monthly Instalments: 0  
Account Number: SS32

Opening Balance: 32800  
Current Balance: 0

### Account Details

Type of payment: Other  
Account Ownership: Other  
No of Parties in Joint Account: 0  
Repayment Frequency: Monthly  
Account sold to a Third Party: No  
Deferred Payment Date:  
Third Party Name:

### Two Year Payment History



### TEST SUPPLIER (HOME LOAN)

### Account Information

Date Opened: 2014/08/06  
Monthly Instalments: 16965  
Account Number: SS38  
Opening Balance: 15000  
Current Balance: 16965

### Account Details

Type of payment: Other  
Account Ownership: Other  
No of Parties in Joint Account: 0  
Repayment Frequency: Monthly  
Account sold to a Third Party: No  
Deferred Payment Date:  
Third Party Name:

### Two Year Payment History



### TEST SUPPLIER (SINGLE CREDIT FACILITY)

### Account Information

Date Opened: 2014/09/03  
Monthly Instalments: 0  
Account Number: SS33  
Opening Balance: 14600  
Current Balance: 0

### Account Details

Type of payment: Other  
Account Ownership: Other  
No of Parties in Joint Account: 0  
Repayment Frequency: Monthly  
Account sold to a Third Party: No  
Deferred Payment Date:  
Third Party Name:

### Two Year Payment History



### TEST SUPPLIER (SINGLE CREDIT FACILITY)

### Account Information

Date Opened: 2014/10/02  
Monthly Instalments: 0  
Account Number: SS31  
Opening Balance: 40008  
Current Balance: 0

### Account Details

Type of payment: Other  
 No of Parties in Joint Account: 0  
 Account sold to a Third Party: No  
 Third Party Name:

Account Ownership: Other  
 Repayment Frequency: Monthly  
 Deferred Payment Date:

### Two Year Payment History



### TEST SUPPLIER (HOME LOAN)

#### Account Information

Date Opened: 2014/10/03      Opening Balance: 59000  
 Monthly Instalments: 57182      Current Balance: 57182  
 Account Number: SS30

#### Account Details

Type of payment: Other      Account Ownership: Other  
 No of Parties in Joint Account: 0      Repayment Frequency: Monthly  
 Account sold to a Third Party: No      Deferred Payment Date:  
 Third Party Name:

### Two Year Payment History



### TEST SUPPLIER (INSTALLMENT)

#### Account Information

Date Opened: 2014/08/07      Opening Balance: 12700  
 Monthly Instalments: 14239      Current Balance: 14239  
 Account Number: SS37

#### Account Details

Type of payment: Other      Account Ownership: Other  
 No of Parties in Joint Account: 0      Repayment Frequency: Monthly  
 Account sold to a Third Party: No      Deferred Payment Date:  
 Third Party Name:

### Two Year Payment History



### TEST SUPPLIER (INSTALLMENT)

#### Account Information

Date Opened: 2014/08/10      Opening Balance: 10500  
 Monthly Instalments: 10608      Current Balance: 10608  
 Account Number: SS36

#### Account Details

Type of payment: Other      Account Ownership: Other  
 No of Parties in Joint Account: 0      Repayment Frequency: Monthly  
 Account sold to a Third Party: No      Deferred Payment Date:  
 Third Party Name:

## Two Year Payment History

NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	J	NU	NU	NU	NU	NU	NU
Jun 13	Jul 13	Aug 13	Sep 13	Oct 13	Nov 13	Dec 13	Jan 14	Feb 14	Mar 14	Apr 14	May 14	Jun 14	Jul 14	Aug 14	Sep 14	Oct 14	Nov 14	Dec 14	Jan 15	Feb 15	Mar 15	Apr 15	May 15					

## TEST SUPPLIER (PERSONAL LOANS)

### Account Information

Date Opened:	2014/08/11	Opening Balance:	11000
Monthly Instalments:	7573	Current Balance:	7573
Account Number:	SS40		

### Account Details

Type of payment:	Other	Account Ownership:	Other
No of Parties in Joint Account:	0	Repayment Frequency:	Monthly
Account sold to a Third Party:	No	Deferred Payment Date:	
Third Party Name:			

## Two Year Payment History

NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	NU	W	NU	NU	NU	NU	NU	NU	NU	NU	NU
Jun 13	Jul 13	Aug 13	Sep 13	Oct 13	Nov 13	Dec 13	Jan 14	Feb 14	Mar 14	Apr 14	May 14	Jun 14	Jul 14	Aug 14	Sep 14	Oct 14	Nov 14	Dec 14	Jan 15	Feb 15	Mar 15	Apr 15	May 15			

## YOUR ACCOUNT HISTORY/PAYMENT PROFILE CODES GUIDE

<b>OK</b>	Your account payment is up to date
<b>30-150+</b> 	The number of consecutive days that you have failed to make payment on your account
<b>AA</b>	Your account has been suspended by the credit/service provider
<b>AC</b>	Your account has been frozen by the credit/service provider
<b>C</b>	Your account has been paid in full and is closed
<b>E</b>	Your repayment terms have been extended by the credit/service provider
<b>F</b>	Your insurance policy has lapsed due to non-payment
<b>G</b>	You have cancelled your insurance policy
<b>H</b>	The insurance company has cancelled your policy
<b>I</b>	Your credit card has been revoked or cancelled by the credit/service provider
<b>J</b>	Your goods have been repossessed
<b>K</b>	A death claim has been paid to you as a principal/main beneficiary of a policy
<b>L</b>	Your account has been handed over to an attorney or collection agency for recovery
<b>M</b>	You have received a disability payout as the principal/main policy holder (Long Term Insurance only)
<b>N</b>	You have been granted a loan against the outstanding value of your policy (Long Term Insurance only)
<b>P</b>	Your revolving account has been paid in full and can become active again
<b>S</b>	Your policy has been cancelled and your premium has been paid out
<b>T</b>	You have settled your loan early for account types such as Instalment Account, Personal Loan Account, Home Loan Account, Building Loan Account, Student Loan Account, Unsecured Credit Transaction Account
<b>V</b>	Your loan has been settled within the 5 day cooling off period
<b>W</b>	Your account has been written off due to non-payment and will reflect on your credit report for 2 years
<b>X</b>	You have fully paid your account after a status code of J (Repossession) or W (Written Off) on your Account History/Payment Profile
<b>Z</b>	TransUnion has received a notification from the credit/service provider that you are deceased
<b>NU</b>	Not updated

## DEFERRED PAYMENT GUIDE

- Quarterly: You are required to pay your instalment every three months
- Bi-Annual: You are required to pay your instalment every six months
- Annual: You are required to pay your instalment annually

## ACCOUNT OWNERSHIP TYPES GUIDE

This field indicates the manner in which an account is owned by you. There are three ways in which you can own an account.

- Sole Proprietor:** If you are a Sole Proprietor you do business in your own name and you are the sole owner of the business. You personally are responsible for all the debts of the business. As a Sole Proprietor you may do business with a trade name other than your legal name
- Joint Loan:** A Joint Loan or Joint Bond is when the full value of your home loan is registered with yourself and one or more other individuals. The Payment History information is reflected against all the participants of the Joint Loan and not just the individual/s who are making payment
- Other:** If an ownership type is not supplied for either a Sole Proprietor or a Joint Loan then the Ownership Type defaults to "Other"

## PROCESS TO DISPUTE INFORMATION OR LOG A QUERY ON YOUR CREDIT REPORT

If you do not recognise information on your credit report or believe an item may be inaccurate, you may log a dispute or query with TransUnion. You may do this by visiting our website or contacting our Call Centre.

**Note:** To log a dispute or query information contained in your credit report, you need a credit report that is less than 3 months old.

**What is a Dispute?:** A challenge to the accuracy (correctness) of information appearing on your credit report such as a default/judgment listing or inaccurate account history information.

**What is a Query?:** A request to amend the content of information on your credit report such as personal information updates, including your phone number, rescissions, identity queries and enquiries done on your credit report. It is not a challenge to the accuracy of information on your credit report.

How to log a dispute or query via our website ([www.mytransunion.co.za](http://www.mytransunion.co.za)):

- Log onto [www.mytransunion.co.za](http://www.mytransunion.co.za).
- Select the Challenge Report link at the top of the page and select the Challenge Process tab.
- Complete the Challenge Form and submit.
- TransUnion call centre agent will contact you within 48 hours supplying you with a TransUnion reference number.
- Once you have a TransUnion reference number, submit all supporting documentation around your challenge, a copy of your identity document and proof of address to TransUnion on Fax: 011 388 4193 (please include your TransUnion reference number on all documents).
- Allow 20 days for TransUnion to resolve your dispute or query.
- If you are dissatisfied with the outcome, please contact the Credit Ombud on 0861 662 837 or at [www.creditombud.org.za](http://www.creditombud.org.za) for further assistance.

How to log a dispute or query via our Call Centre (0861 886 466):

- Our Call Centre number is 0861 886 466.
- The agent will run through the process with you and will confirm the information required to submit your dispute or query.
- You will be supplied with a TransUnion reference number.
- Allow 20 days for TransUnion to resolve your dispute or query.
- If you are dissatisfied with the outcome, please contact the Credit Information Ombud on 0861 662 837 or at [www.creditombud.org.za](http://www.creditombud.org.za) for further assistance.

To find out more, visit our Learning centre on [www.mytransunion.co.za](http://www.mytransunion.co.za)