

Personal Information

Here you will find the personal information contained on your Experian credit report, including your legal name(s), identity number and date of birth.

Name	A B Customer
ID	6101313217011
Date of Birth	1961-01-31
CIN	1006657425

Address

Here you will find a list of current and previous addresses and the dates that they were recorded with Experian.

Report Date	Address	Suburb	City	Postal Code	Relationship
2011-11-29	238 Church Street	Arcadia	Pretoria	1234	Primary Address
2009-06-30	50 James Avenue	Glen Austin	Johannesburg	2233	Secondary Address
2001-05-31	913 1st Avenue	Randburg	Johannesburg	3355	Primary Address
1998-03-16	42 Balalaika Mansions	Bally Clare Drive	Bryanston	0780	Primary Address

Telephone Information

Here you will find a list of current and previous telephone numbers and the dates that they were recorded with Experian.

Report Date	Phone Prefix	Phone Number	Phone Type
2010-06-30	082	5118163	Cell Phone
2008-01-21	011	6831111	Work Phone
2007-02-24	011	9618422	Home Phone
2006-07-11	082	1117268	Cell Phone
2006-02-02	011	6826110	Home Phone
2004-05-20	011	7134466	Work Phone

Credit Summary

This section provides you with an overview of your current credit commitments. Here you will find the total number of open accounts in your name, the total balance on those accounts, and any potentially negative information that may be on your record.

Accounts	5
Enquiries	2
Judgements	0
Notices	0
Bank Defaults	0
Defaults	0
Collections	0
Total Balance Exposure	R566020
Total Monthly Exposure	R16579
Total Overdue Amount	R8834

Enquiry Information

Here you will find a list of which organisations have viewed your credit report.

Date	Supplier	Telephone Number
2012-07-07	Capitec	0112345342
2011-06-21	Nedbank	0112334467

Employer Information

Here you will find a list of current and previous employer and occupation details that have been recorded with Experian.

Organisation Name	Occupation
Nedbank	Analyst
PwC	Analyst
Athlone Consultants	Consultant

Judgement Information

Here you will find any judgement information that may be recorded on your credit report. A judgement is granted by a court against a consumer who has not repaid a debt to a lender. A judgement is public information and lenders may use this information when making the decision to grant credit.

Date	Plaintiff	Court	Court ID	AmountReason	Case Number
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Notice Information

Here you will find any notice information that may be recorded on your credit report. Notice information includes statutory judgements i.e. a Sequestration or Administration Order. These are issued when a consumer cannot pay or administer a debt.

Date	Plaintiff	Court	Court ID	AmountReason	Case Number
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BankDefault Information

Here you will find any Bank Default information that may be recorded on your credit report. Credit providers will inform Experian if a consumer has fallen significantly behind in payments.

Balance Date	Supplier	Account Number	Balance	Status	Status Date
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Default Information

Here you will find any default information that may be recorded on your credit report. Credit providers will inform Experian if a consumer has fallen significantly behind in payments.

Status Date	Supplier	Open Date	Last payment	Balance	Account Type	Acc Status	Pay Cycle
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Collection Information

Here you will find any collection information that may be recorded on your credit report. Collection information is submitted by an agency that specialises in collecting bad debts.

Last Payment	Supplier	Open Date	Balance	Status
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Collections History

This section contains further information about any collections information that may be recorded on your credit report.

Account Information

Here you will find a list of open and closed credit accounts recorded in your name with Experian.

Balance date	Supplier	Credit type	Last payment	Balance	Account status
2012-03-10	FNB HOME LOANS	Home Loan account	---	R420000	Open or current
2012-03-10	ABSA HOME LOANS	Home loan account	2012-03-10	R136020	Open or current
2010-03-31	FNB - VODACOM	Credit card	2009-06-29	R0	Paid up
2012-06-30	ABSA VEHICLE & ASSET FINANCE	Installment	2012-06-30	R10000	Open or current
2011-06-30	STANDARD BANK MASTERCARD	Credit card	2011-05-31	R0	Paid up

Accounts History

This section contains further information about your existing or past credit accounts and how these accounts have been paid month to month.

Legend

ND	No data provided	2	60 days late
0	Current	3	90 days late
1	30 days late		120 days or more late

Supplier	FNB HOME LOANS	High Limit	R0
Account No	4000026532311	Account Type	Home Loan account
Account Status	Open or current	Status Date	2011-11-08
Open Date	2011-11-08	Open Balance	R416685
Current Balance	R420000	Balance Date	2012-03-10
Last Payment	R0	Last Payment Date	---
Installment	R4417	Payment Status	2 months in arrears
Overdue Amount	R8834	Bureau Flag	
Load Indicator		Loan Type	
End Use Code		Settlement Date	
Interest Rate Type		Repayment Period Type	
Repayment Period		Data Submission Category	

Payment History

2012					
Jul	Jun	May	Apr	Mar	Feb
2	1	0	0	0	ND

Supplier	ABSA HOME LOANS	High Limit	R0
Account No	3000012345678	Account Type	Home loan account
Account Status	Open or current	Status Date	2008-03-14
Open Date	2008-03-14	Open Balance	R1426000
Current Balance	R136020	Balance Date	2012-03-10
Last Payment	R0	Last Payment Date	2012-03-10
Installment	R8162	Payment Status	Current

Overdue Amount	R0	Bureau Flag										
Load Indicator		Loan Type										
End Use Code		Settlement Date										
Interest Rate Type		Repayment Period Type										
Repayment Period		Data Submission Category										
Payment History												
2012						2011						
Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
0	0	0	0	0	0	0	0	0	0	0	0	0

ID Verification

ID Verification checks that the name and ID number that you have supplied on application matches your name and ID number recorded on the Experian database as verified by Home Affairs.

ID has been verified


Detect

This section is used to alert lenders to possible fraud. Detect is used as protection for both you and the credit lender against application, impersonation and syndicate fraud.

No

Debt Restructure

This section indicates that you have been placed under debt restructure. This will occur if you have been unable to administer your debts or if you have been a victim of reckless lending practices.



Credit Risk Rating

<input type="checkbox"/>	Very good account conduct	1
<input checked="" type="checkbox"/>	Good account conduct	2
<input type="checkbox"/>	Account conduct neither good nor poor	3
<input type="checkbox"/>	Poor account conduct	4
<input type="checkbox"/>	Very poor account conduct	5
<input type="checkbox"/>	No rating - insufficient information	0

This information in no way reflects Experian's opinion of the financial standing or integrity of the party reported on. Experian is not responsible for information that is incorrect, incomplete or inaccurate. Should the information be incorrect, incomplete or inaccurate it is your right to address this with Experian. Experian will investigate the information and amend or delete it if required.