

CONFIDENTIAL INFORMATION

Dear

Further to your request, please find enclosed your Credit Health Report™ dated

The Credit Health Report combines information held by the major credit bureaus in South Africa and puts it into an easy-to-read format. We trust that you will find the information useful. Please bear in mind that the information reflected here is a snapshot of your present credit position and that your credit position will change on an ongoing basis depending on your credit activity. The information is gathered from many sources that have extended you credit. Because your credit profile changes constantly, it is important that you review this information regularly to check that it remains accurate.

We have tried to make the presentation of the Credit Health Report™ as simple as possible, but if you have any questions, please do not hesitate to call us on 0861 200 201.

Sincerely,

Credit Health

The Credit Health Team

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What is the Credit Health Report?

Credit information is gathered by the bureaus on an ongoing basis from many sources that have extended you credit and information reflected by each bureau may therefore be very different. Lenders, employers, landlords and other service providers buy that information in the form of a credit report to help them decide whether to approve your application for a loan, credit card, job, housing, or to offer you a product or service at a particular rate. As a consumer it is vital to get a complete picture of your credit history. The Credit Health Report combines the information from the three leading credit bureaus into one easy-to-read report, with an overall score and advice as to improving your credit worthiness.

How often should I request this report

Because your credit file changes constantly, it's important that you review your information regularly to check its accuracy. Also, if your overall score is below average you need to take action to improve and monitor your ongoing credit health.

What information is included in the Credit Health Report:



Your details

Compiled from credit applications you've filled out, this information normally includes your name, physical and postal addresses, contact numbers, ID number, current employer and position.



Your credit history

The bulk of your credit report consists of details about credit accounts that were opened in your name or that list you as an authorised user (such as a spouse's credit card). Account details, which are supplied by creditors with which you have an account, include the date the account was opened, the credit limit or amount of the loan, the payment terms, the balance and a history that shows whether or not you've paid the account on time. Closed or inactive accounts, depending on the manner in which they were paid, stay on your report for 2 to 5 years from the date of their last activity.



Who has been looking at your credit profile

Credit reporting agencies record an enquiry whenever your credit report is shown to another party, such as a lender, service provider, landlord, or insurer. enquiries remain on your credit report for up to two years.



Adverse credit information

Matters of public record obtained from government sources such as courts of law and may include judgments, enforcement actions, sequestrations and rehabilitations. Most public record information stays on your credit report for 5 years. These items have a negative impact on your credit record and even one item may result in further applications for credit being declined.

We have tried to make the presentation of the Credit Health Report as simple as possible, but if you have any queries, please do not hesitate to call us on 0861 200 201.



Your Details, a Snapshot and your Credit Health Score

This is the information that is listed at the credit bureaus

Your Details

Contact information that is listed at the credit bureaus

Ensure that the information reflected here is correct for each bureau. If the information is not familiar to you, someone might be re-directing your mail to a false address and may be planning to use your identity to commit fraud.

	TransUnion®	Experian™	XDS
ID Number			
Surname			
First name			
Employer			
Occupation			
Physical address			
Postal address			
Telephone work			
Telephone home			
Cellular			

Snapshot Summary

A summary of credit related activities that may affect your credit worthiness

If you have paid your creditors late, or have failed to make payment, a record of this fact will appear under either judgments, adverse information, notices or payment profile.

	TransUnion®	Experian™	XDS	Total
Judgments				
Adverse information - subjective				
Adverse information - enforcement action				
Notice				
Payment profile				
Enquiry				
Trace alert				
ID number verified status at Home Affairs				
ID number deceased status at Home Affairs				
ID number found on SA Fraud Prevention Services database				
Debt review status				
Dispute status				

Your Credit Health Score

This is the information that is listed at the credit bureaus



Your Credit Health Score is based on XDS's Presage Score and is a good indication of your overall credit worthiness. Anything over Fairly Good indicates that you have conducted yourself well with regards to payments etc. It is a good indication of whether lenders are more likely to advance you credit. Any score below Fairly Good may be a problem or result in you paying a higher rate of interest.



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. This meter is an indication of how you are doing since your last Credit Health Report. You need to keep improving your credit worthiness to get the best credit terms available.



Your Credit History

Credit history information held by the credit bureaus

credithealth

Payment Profile

Detailed information about all of your loans, revolving credit and credit cards

Detailed information on a specific account as well as a payment history covering the last 24 months. Each block of the payment profile represents one month. For more information on the specific types of block refer to the Payment Profile Key. It is a good idea to check this information against statements you have received from the specific creditor. Ensure that the information is correct and consistent between the two bureaus. If you see any mistakes speak to us and we can try and help you have them corrected.

	TransUnion®	Experian™	XDS
Account number			
Date opened			
Account type			
Current balance			
Account Status			
Monthly Installment			
TRANSUNION	most recent oldest		
EXPERIAN	most recent oldest		
XDS	most recent oldest		

	TransUnion®	Experian™	XDS
Account number			
Date opened			
Account type			
Current balance			
Account Status			
Monthly Installment			
TRANSUNION	most recent oldest		
EXPERIAN	most recent oldest		
XDS	most recent oldest		

	TransUnion®	Experian™	XDS
Account number			
Date opened			
Account type			
Current balance			
Account Status			
Monthly Installment			
TRANSUNION	most recent <input type="checkbox"/> 30 60 90 60 60 60 60 30 30 <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> 90 90 90 60 60 60 60 60 60 60 60 60 60 60 60 60 60 60 oldest	most recent 60 90 60 60 60 30 30 <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> 90 90 90 60 60 60 60 60 60 60 60 60 60 60 60 60 60 60 oldest	most recent <input type="checkbox"/> <input type="checkbox"/> 30 60 90 60 60 60 30 30 <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> 90 90 90 60 60 60 60 60 60 60 60 60 60 60 60 60 60 60 oldest

	TransUnion®	Experian™	XDS
Account number			
Date opened			
Account type			
Current balance			
Account Status			
Monthly Installment			
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	TransUnion®	Experian™	XDS
Account number			
Date opened			
Account type			
Current balance			
Account Status			
Monthly Installment			
TRANSUNION	most recent oldest	most recent 270 270 270 270 270 270 270 270 270 <input type="checkbox"/> 270 270 270 270 270 270 270 270 270 270 270 270 270 270 270 270 270 270 <input type="checkbox"/> oldest	most recent oldest


























Your Credit History

Credit history information held by the credit bureaus

Payment Profile Key

How to read your Payment Profile History

-  No Information
No payment information has been found for this account.
-  Current
The account payment is current for the period.
-  30 Days
The account payment is in arrears by up to 30 Days.
-  60 to 270
60, 90, 120, 150, 180, 210, 240 and 270 days in arrears.
The account is in arrears for the number of days indicated.
-  Account closed
You have paid the account in full, within terms and have closed the account.
-  Disputed
You have challenged the credit grantor on some aspect of your account and therefore a dispute has been lodged.
No information will be reflected until the dispute has been resolved between yourself and the credit grantor.
-  Terms Extended
The repayment period on your account has been extended by the credit grantor.
-  Lapsed Policy
Your insurance policy has lapsed due to you not having made one or more payments.
-  Cancelled by Client
You have cancelled your insurance policy, loan or facility on your account.
-  Cancelled by Supplier
Your insurance policy or loan has been cancelled.
-  Credit Card Revoked
Your credit card has been withdrawn by the issuing bank.
-  Repossession
Goods that you have purchased have been taken back by the credit provider.
-  Paid out Deceased Claim
A death claim has been paid out to the beneficiary of a policy.
-  Handed Over
Due to non-payment, your account has been handed over to an attorney or collection agency to recover the outstanding amount.
-  Paid out Disability
A disability claim has been paid out to you, the policy holder.
-  Loan Against Policy
You've been granted a loan against the outstanding value of your policy.
-  Paid Up
Your account has been paid in full and is still active.
-  Mail Returned
Mail that the creditor is sending to you is being returned for some reason - check the postal details for this account.
-  Surrendered
As the policy holder you have surrendered the policy and the insurance company has paid out the surrender value.
-  Early Settlement 1
You have paid your loan in full and did so early.
-  Cooling Off Settlement
You settled your loan within the 3 day cooling-off period.
-  Written Off
The credit provider has noted the account as bad debt due to you not making payment.
-  Deceased
Notification received that the consumer is deceased.



Adverse credit information

Credit history that is public record and adversely affects your credit standing



Judgement

TransUnion®

Experian™

XDS

Account number

Date listed

Amount

Case number

Court

Nature of debt

Attorney

Attorney reference

Remarks 1

Remarks 2

Remarks 3



Adverse credit information

Credit history that is public record and adversely affects your credit standing



Adverse Information - Enforcement Action

TransUnion®

Experian™

XDS

Account number

Date listed

Amount

Nature of debt

Remarks 1

Remarks 2

Remarks 3



Adverse Information - Enforcement Action

TransUnion®

Experian™

XDS

Account number

Date listed

Amount

Nature of debt

Remarks 1

Remarks 2

Remarks 3



Trace alert

TransUnion®

Experian™

XDS

Date listed

Trace type

Contact name

Contact number



Adverse credit information

Credit history that is public record and adversely affects your credit standing



Judgements

A judgement means a court has ordered that you pay a debt. Your creditor now has the legal right to collect this debt from you by:

- presenting an Emoluments Attachment Order (garnishee order) to your employer, which requires your employer to deduct money from your salary and pay it to the creditor; and/or
- sending the Sheriff, armed with a Writ of Execution, to attach and sell your possessions in execution of the debt; and/or
- proceeding with a Section 65 hearing against you to determine your assets for sale in execution.

Even if you have paid the creditor and their lawyers, this judgement will remain on your credit record for the balance of the data retention period, ruining your financial reputation.

A judgement remains executable (capable of being enforced) for 30 years, however it can be rescinded (reversed) and removed from your credit record once the debt has been repaid.



Notice

A notice indicates that there is a Sequestration, Rehabilitation or Administration Order reflecting on your credit record. The data retention period is 10 years, 5 years and 10 years respectively. This type of data is extremely negative and you should consult an attorney and take steps to have it removed.



Adverse Information - Enforcement Action

An Adverse Information - enforcement action listing remains on your credit profile for two (2) years and means that a creditor has listed you for non-payment and is planning to enforce their rights by taking legal action against you.



Adverse Information - Subjective

An Adverse Information - subjective listing remains on your credit profile for one (1) year and means that a creditor has listed you for non-payment. They could stop here with this listing or they could take further action.



Trace Alert

A trace alert indicates that a creditor to whom you owe money has asked to be notified the next time you submit your contact details to any credit provider or credit history contributor. They are hoping to make contact with you to arrange the repayment of the monies outstanding to themselves.



Who has been looking at your credit profile

Each enquiry into your credit history is logged by the credit bureaus

Enquiries

Who has been making enquiries into your credit history

Credit bureaus record an enquiry whenever your credit report is shown to another party, such as a lender, service provider, landlord, or insurer. enquiries remain on your credit report for up to two years.

DATE	ENQUIRY	TRANSUNION	EXPERIAN	XDS
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IMPORTANT

When you check your credit record with the Credit Health Report, the enquiry that is recorded will not impact negatively on your credit standing. However, too many enquiries by credit providers can be negative.

Make sure that you have authorised these enquiries into your credit status. Typically this is done when you apply for a loan or open a store account of some kind.

If you do not recognise any of the companies listed, and if you have not authorised the enquiry, it may indicate potential fraud or identity theft is taking place.