

My Personal Credit Report



NAME: NKOSANA MBELE

ID NUMBER: 9208075764084

BUREAU ENQUIRY DATE: 19 JULY 2018 10:34:18

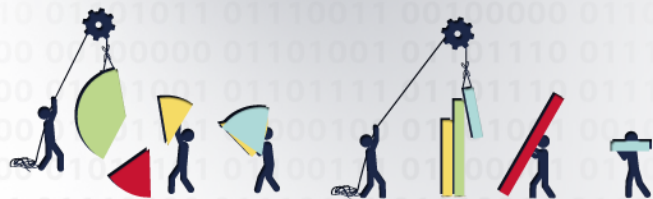
ENQUIRY REFERENCE: 229204314

Personal Credit Report Breakdown



My Personal Credit Report

ENQUIRY REFERENCE: 229204314



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
NKOSANA MBELE	9208075764084	07/08/1992

PREVIOUS ENQUIRIES

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

CONTACT INFORMATION

This section shows your current and previous contact numbers.

ADDRESS INFORMATION

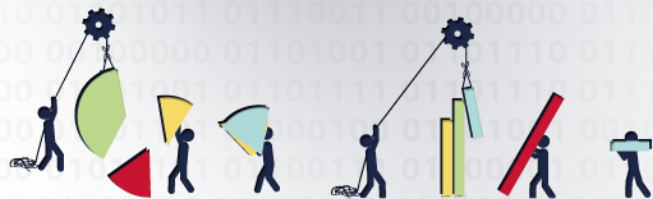
This section shows your current and previous addresses.

EMPLOYER INFORMATION

This section includes information on your current and previous employment.

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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

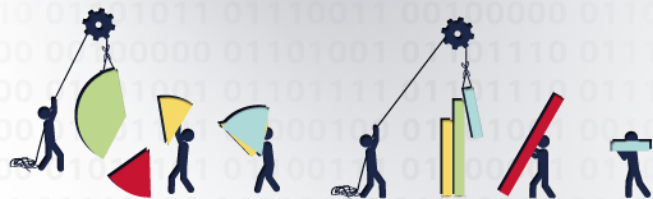
If you are a director of a company, details of your directorship will appear on your credit report.

COMPANY NAME	PUISANO AGRICULTURAL PRIMARY CO-OPERATIVE LIMITED	MEMBER TYPE	FOUNDING MEMBER
COMPANY REG NO.	2014/001502/24	APPOINTMENT DATE	29-01-2014
REGISTRATION DATE	29-01-2014	MEMBER STATUS	ACTIVE
ENTERPRISE TYPE	PRIMARY CO-OPERATIVE LIMITED	MEMBER STATUS DATE	29-01-2014
ENTERPRISE STATUS	IN BUSINESS	MEMBER SIZE	-
STATUS LAST UPDATED		MEMBER CONTRIBUTION	-
BUSINESS START DATE	29-01-2014	RESIGNATION DATE	
SIC CODE			

COMPANY NAME	MBELE JIMBEN TRADING	MEMBER TYPE	DIRECTOR
COMPANY REG NO.	2015/431195/07	APPOINTMENT DATE	03-12-2015
REGISTRATION DATE	03-12-2015	MEMBER STATUS	ACTIVE
ENTERPRISE TYPE	PRIVATE COMPANY (PTY) LTD	MEMBER STATUS DATE	03-12-2015
ENTERPRISE STATUS	DEREGISTRATION PROCESS	MEMBER SIZE	-
STATUS LAST UPDATED		MEMBER CONTRIBUTION	-
BUSINESS START DATE	03-12-2015	RESIGNATION DATE	
SIC CODE			

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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

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SCORE BANDS



Minimum Risk is between 668 and 710



Low Risk is between 642 and 667



Average Risk is between 622 and 641



High Risk is between 606 and 621



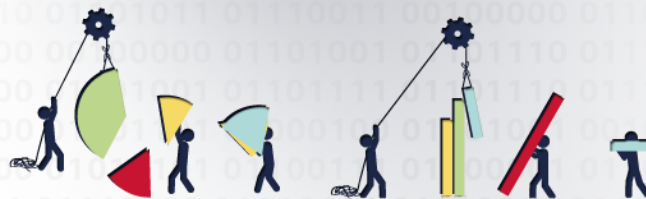
Very High Risk is between 480 and 605



- 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.

My Personal Credit Report

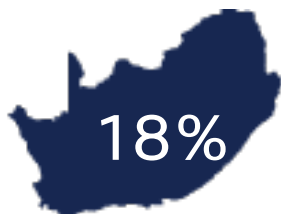
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C. PERCEPTION IN THE MARKET

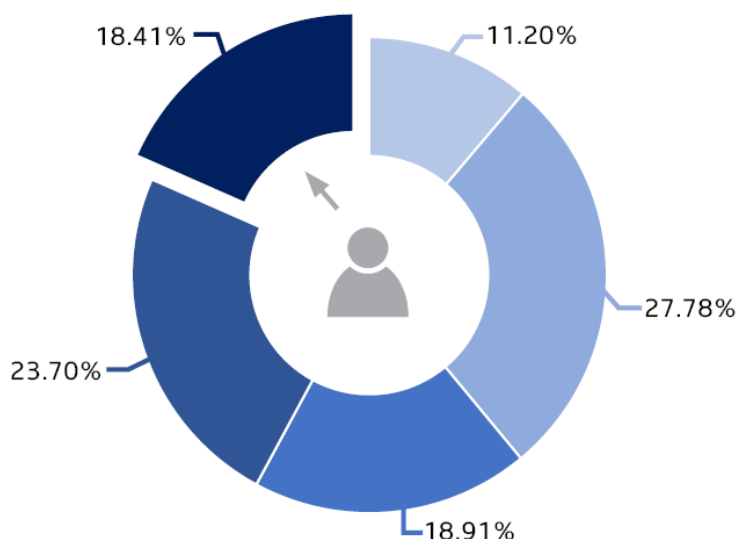
PERCEPTION IN THE MARKET

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 1. Which is considered VERY HIGH RISK. You are in the lowest scoring 18% of the South African population.

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)

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)



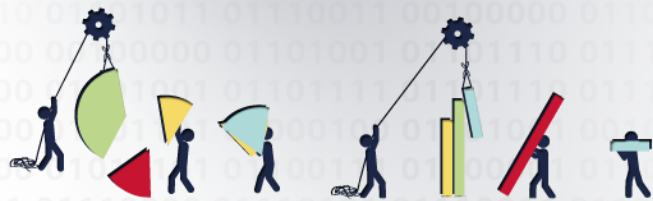
You are in the **HIGH** to **VERY HIGH** risk category with a score falling between (480 to 621)



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

No data available

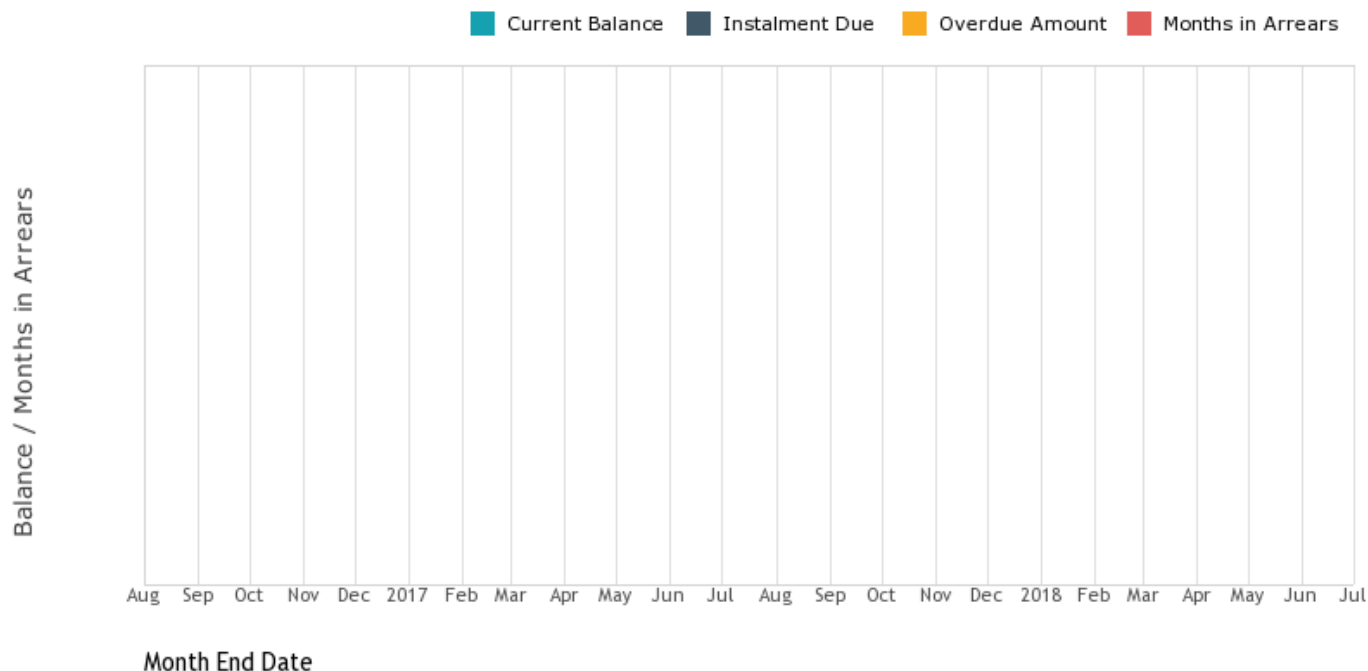
YOUR MONTHLY CREDIT EXPOSURE

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

No data available

PAYMENT BEHAVIOUR

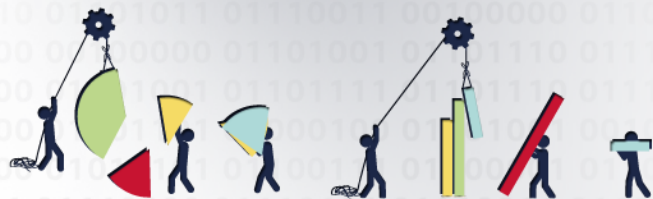
This graph is a visual representation of your accounts and repayment behaviour over the past 24 months.



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

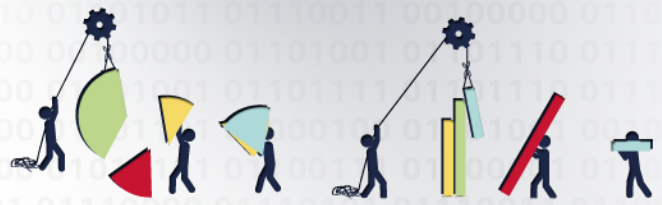
This section will indicate if you are currently under debt restructuring or debt review.

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).

NLR ACCOUNTS

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



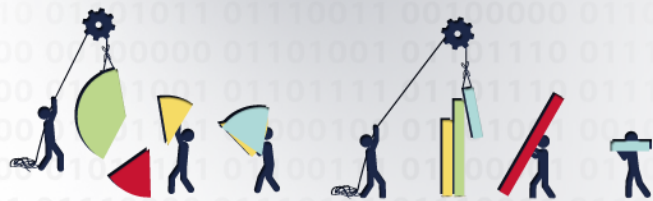
**MY CREDIT
CHECK**



COMPUSCAN
CONFIDENCE IN CREDIT

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D. ACCOUNTS DATA

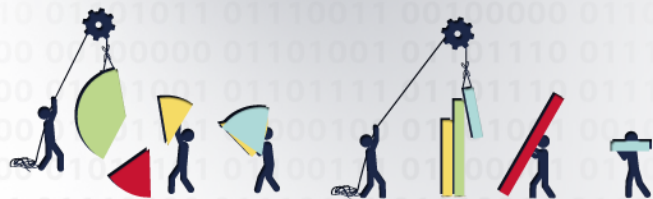
ACCOUNT DETAILS

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.

<div>P</div>	PAID UP	<div>OK</div>	PAYMENT RECEIVED	<div>-</div>	NO DATA	<div>120+</div>	<div>90</div>	<div>60</div>	<div>30</div>	ACCOUNT DAYS IN ARREARS
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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.

However, should the supplier provide credible evidence in support of the disputed data after the 20 business days has lapsed, Compuscan will reload the data onto your profile.

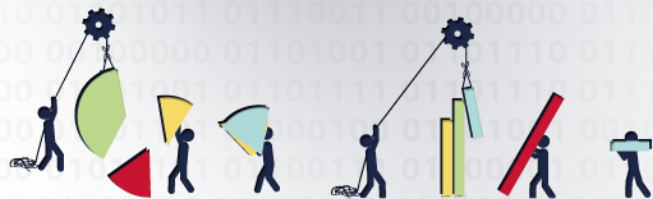
If you are dissatisfied with the outcome, please contact the Credit Ombud on **086 166 2837** or at **www.creditombud.org.za** for further assistance, their services are free to consumers. Remember to provide your dispute reference number in order for the Credit Ombud to assist you.

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



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.

With our monthly monitoring and alerts service you will receive sms or email alerts whenever anything critical changes on your credit report. In addition, you will have constant access to your credit report 24 hours a day. This service is invaluable in the fight against fraud as you will be able to identify irregular activity on your report should anyone use your identity to acquire credit.

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