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SEARCH CRITERIA

Search Date	2010/01/21 11:42:26	Name	JOHN
Surname	SMITH	ID Number	2210215999086
Reference	ABC123		
Report Print Date	2025/06/19 19:38		

The data on this report is being disputed

REPORT SUMMARY

Number of Addresses	2	Number of Collections	0
Number of Adverse Accounts	0	Number of Employers	2
Number of Definite Matches	1	Number of Judgments	1
Number of Notices	1	Number of Enquiries	2
Number of Defaults	0	Number of Contact Numbers	2
Number of CPA Accounts	1	Number of NLR Accounts	0

DEFINITE MATCHES

JOHN SMITH		Index 1 of 1	
Name	JOHN	Surname	SMITH
ID Number	2210215999086	ID Status	VERIFIED
Country	SOUTH AFRICA	Deceased Date	-

ACTIVITIES

Enquiries	2	Collections	0
Judgments	1	Notices	1

DISCLAIMER

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COMPUSCORE

AVERAGE RISK

621

Very High

High

Average

Low

Minimum

Insufficient

500-594

595-610

611-628

629-659

660-750

?

The reasons below indicate the information that has the most negative influence on your score:

TM10-Default Event within Last 12 Months

TM35-High Ratio of Balance to Limit/Opening Balance on Selected Accounts

TM20-Ratio of Accounts with Good Payment History to All Accounts is Low

-

-

RISK WARNINGS	
Reason	CONSUMER ON TRACE

STATISTICS			
Judgments Last 12 Months	1	Judgments Last 24 Months	0
Judgments Last 36 Months	0	Notices Last 12 Months	1
Notices Last 24 Months	0	Notices Last 36 Months	0
Adverse Information Last 12 Months	0	Adverse Information Last 24 Months	0
Adverse Information Last 36 Months	0	Total Adverse Information	0

ADVERSE INFORMATION
No adverse information to display

JUDGMENTS (1)			
JUDGMENT			1 of 1
Case Number	1235/2011	Amount (R)	1000
Judgment Type	MON	Reason	MON
Date Issued	2022/05/01	Attorney Name	JOHN COMMERCE
Court Type	MAGISTRATES	Plaintiff	STANDARD BANK
Court Name	CT		

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NOTICES (1)			
NOTICE			1 of 1
Case Number	1234/2010	Amount (R)	50000
Notice Type	ADMIN ORDER	Reason	Reason 1
Date Issued	2010/01/12	Attorney Name	PETER PIPER
Court Type	MAGISTRATES	Plaintiff	-
Court Name	CT		

COLLECTIONS	
No collections to display	

DEBT RESTRUCTURING	
No debt restructuring to display	

DEFAULTS	
No defaults to display	

ADDRESSES			
Type	Date Created	Address	Postal Code
RESIDENTIAL	2013/05/18	18 2ND AVENUE PINELANDS CAPE TOWN	8000
POSTAL	2013/06/18	PO BOX 1234 PINELANDS CAPE TOWN	8000

EMPLOYERS		
Employer Name	Occupation	Employed Date
BUSINESS CONNEXION	CONSULTANT	2000/11/15
CREDEKTEM	OPERATOR	2008/01/28

CONTACT NUMBERS		
Number Type	Contact Number	Date Created
WORK	0115659800	2008/11/15
WORK	0319656005	2008/10/05

TRACE DETAILS				
Reference Number	Data Provider	Contact Person	Contact Number	Trace Date
785429 J5Z	EXPERIAN	EXPERIAN	0217845216	15/04/2020

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PREVIOUS ENQUIRIES			
Enquiry Date	Contact Person	Service Provider	Contact Number
2010/10/10	M WAHLBERG	WINCREDIT	0219856000
2010/11/11	B PITT	WINCREDIT	0219800000

ACCOUNTS SUMMARY					
Worst Months Arrears (Last 36 months) (R)	Balance Exposure (R)	Monthly Installment (R)	Cumulative Arrears (R)	Active Accounts	Closed Accounts
2	2000	1500	500	1	0

CPA SUMMARY						
Highest Judgment Amount (R)	Worst Months Arrears (Last 36 months) (R)	Balance Exposure (R)	Monthly Installment (R)	Cumulative Arrears (R)	Active Accounts	Closed Accounts
750	2	2000	1500	500	1	0

Past 12 Months			
Enquiries by Client	1	Positive Loans	0
Enquiries by Other	1	Highest Months in Arrears	2

Past 24 Months			
Enquiries by Client	0	Positive Loans	0
Enquiries by Other	0	Highest Months in Arrears	0

Past 36 Months			
Enquiries by Client	0	Positive Loans	0
Enquiries by Other	0	Highest Months in Arrears	0

Accounts			
Adverse Accounts	0	Installment Accounts	1
Revolving Accounts	0	Open Accounts	1

CPA ACCOUNTS (1)			
CREDEX			1 of 1
Supplier ID	130	Number of Installments (Terms)	0
Branch Code	-	Account Number	12854275402103695412
Subscriber Account Number	-	Payment History Status	-----?--
Months in Arrears	6	Payment History	6666666666777888888888?88

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Account Open Date	2013-02-28	Deferred Payment Date	-
Last Payment Date	2021-10-05	Date of Last Update	2021-10-05
Opening Balance (R)	7000	Overdue Balance (R)	6000
Current Balance (R)	13522	Installment Amount (R)	1500
Status Date	-	Status	OPEN/CURRENT
Account Type	Revolving Credit Account	Loan Reason	-
Ownership Type	OTHER	No Joint Loan Participants	0
Account Sold to Third Party	-	Third Party Name	-
Payment Type	OTHER	Repayment Frequency	MONTHLY

NLR ACCOUNTS

No account information to display

MORE INFORMATION ON DISPUTES

The information in this report has been provided by Experian. If you consider any of the content to be incorrect or unfair, please contact Experian directly. For a dispute on a consumer report, contact Experian Consumer Relations Division on 0861 10 56 65 / email consumer@experian.co.za. For a dispute on a Business Profile, contact Experian on 0861 EXPERIAN (3973 7426) / email ServiceDeskSouthAfrica@experian.com.

For more information, go to <http://www.windeed.co.za/credit-disputes/>. If you require further assistance, contact the WinDeed Support Team at 0861 946 333.

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