

Final Credit Score: 0

Enquiry Input Details

This section includes the user's search input details.

Enquiry Date	09/06/2014 - 03:10:38
Enquiry Type	Consumer Credit Enquiry
Subscriber Name	XDS Audit & Compliance
Subscriber User Name	Hayden Hayden
Enquiry Input	0000000000000
Enquiry Reason	Credit assessment

XDS Presage Score

The XDS Presage score is a generic bureau scorecard which indicates the credit risk associated with a consumer by taking into consideration the consumer's historical credit profile and repayment behaviour. The higher the score, the lower the associated risk of future payment delinquency or default.

Unique Identifier	Score Date	Final Score	Exception Code	Risk Category
	2014-06-09	0	SEQUESTRATION LISTED AGAINST CONSUMER	Potential High Risk

Personal Details Summary

This section displays the Personal information for the consumer. Included here is ID or Passport, Name, Gender, Marital Status, Current Contact, Address, and Employment Info.

Reference No.	C98657733-81227833	External Reference No.	
ID No.	0000000000083	Passport or 2nd ID No.	
Surname	MOKOENA	Residential Address	17 DE BUSSY STREET, DELFT SOUTH, 7100
First Name	JOHN	Postal Address	PO BOX 174 TSABONG BOTSWA
Second Name	J	Telephone No. (H)	0314624836
Title	Mister	Telephone No. (W)	0319078721
Gender	Male	Cellular/Mobile	0824881921

Date of Birth	1980-01-01	E-mail Address	
Marital Status	Single	Current Employer	CAPE BANQUETS

Potential Fraud Indicators

This section displays information verified by Home Affairs.

ID No. Verified Status At Home Affairs	No
ID No. Deceased Status At Home Affairs	Unknown
ID No. Found on Fraud Database	No access - SAFPS Members only

Debt Summary

This section displays a summary of all the consumer's current debt obligations, legal enforcement action taken, Court Notices, enquiries done on this consumer by credit providers and debt counselling information.

Description	NLR	CPA	Total
Total No. of Active Accounts	0	3	3
Total No. of Accounts in Good Standing	0	2	2
Total No. of Accounts In Arrears	0	1	1
Total No. of Paid Up or Closed Accounts (last 24 months)	1	0	1
Total Monthly Instalments	R0	R 2 532	R 2 532
Total Outstanding Debt	R0	R 5 050	R 5 050
Total Arrear Amount	R0	R 2 585	R 2 585
Highest Months in Arrears (Last 24 Months)	0	7	
Total Adverse Amount (Write offs/Repossessions)	R0	R0	R0
Total Enquiries Done in the last 90 days by Subscriber	0	0	0
Total Enquiries Done in the last 90 days by Other Subscribers	0	6	6
Total No. of Accounts opened within the last 45 days	0	0	0

Description	Total	Amount	Most Recent Date
	0	R0	
Public Domain - Adverse / Defaults	0	R0	
XDS Default listing	0	R0	
Judgements	1	R 15 635	2010-06-04
Court Notices (Admin Orders/Sequestrations/Rehabilitation Orders)	0		
Enquiries (last 24 months)	0	R0	
Current Property Interests	5		
Total No of Principal Links (CIPC)			

Payment Profile: Credit Account Status

This section includes 24 month payment behaviour of all credit agreements as reported by the Credit Grantors belonging to Credit Providers Association (CPA).

Date Account Opened	Company	Account No.	Open Balance / Credit Limit	Current Balance	Instalment Amount	Arrears Amount	Type of Account	Current Status of Account	Last Paid Date
2006-03-24	Woolworths Card	6007850155681 768	R 2 050	R 3 028	R 1 256	R 1 085	R	In Arrears	2009-12-15
2001-11-27	Truworths	1010014863008 1	R 5 000	R 1 000	R 1 200	R 1 500	R	Active	2012-06-26
1999-11-04	Woolworths Card	6007850113423 873	R 1 100	R 1 022	R76	R0	R	Active	2012-06-27

B	Building Loan	C	Credit Card	D	Debt Recovery
E	Single Credit Facility	F	Open Account	G	Garage Card
H	Home Loan	I	Instalment Account	J	Unsecured Revolving Loan
K	Unsecured Term Loan	L	Life Insurance	N	Pension Backed Lending
O	Open Account	P	Personal Cash Loan	R	Revolving Credit
S	Short Term Insurance	T	Student Loans	U	Utility
V	Overdraft				

Monthly Payment Behaviour as at 09/06/2014

Company	JUN 2014	MAY 2014	APR 2014	MAR 2014	FEB 2014	JAN 2014	DEC 2013	NOV 2013	OCT 2013	SEP 2013	AUG 2013	JUL 2013	JUN 2013	MAY 2013	APR 2013	MAR 2013	FEB 2013	JAN 2013	DEC 2012	NOV 2012	OCT 2012	SEP 2012	AUG 2012	JUL 2012		
Woolworths Card	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	7	
Truworths	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	1
Woolworths Card	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	0

Definitions	Indicators
No data found	#
Repeat of previous month's Status Code	*
Not in arrears	0
No of months in arrears	1-9
Paid Up	P

Payment Profile: National Loans Register – NLR

This section includes 24 month payment behaviour of all credit agreements as reported by Micro Lenders as part of the National Loans Register (NLR).

Date Account Opened	Company	Account No.	Loan Amount	Current Balance	Instalment Amount	Arrears Amount	Type of Account	Current Status of Account	Last Paid Date
2010-12-28	FINBOND PROPERTY FINANCE LIMITED	1815	R 2 606	R 0	R 0	R 0	1	Closed	2011-03-28
1	Unsecured Payday loan	2,3,4	Unsecured Term loan			J	Unsecured Revolving Loan		
K	Unsecured Term Loan	P	Personal Cash Loan						

Monthly Payment Behaviour as at 09/06/2014

Company	JUN 2014	MAY 2014	APR 2014	MAR 2014	FEB 2014	JAN 2014	DEC 2013	NOV 2013	OCT 2013	SEP 2013	AUG 2013	JUL 2013	JUN 2013	MAY 2013	APR 2013	MAR 2013	FEB 2013	JAN 2013	DEC 2012	NOV 2012	OCT 2012	SEP 2012	AUG 2012	JUL 2012	
FINBOND PROPERTY FINANCE LIMITED	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	C	#	#	C	#	#	#	#

Definitions	Indicators
No data found	#
Repeat of previous month's Status Code	*
Not in arrears	0
No of months in arrears	1-9
Closed	C
Paid Up	P

Public Domain Records

This section displays all details of Court Notices, Judgements, Legal enforcement action taken by credit providers and debt review status.

Court Notice's

This section contains Admin Orders, Provisional Sequestration, Sequestration and Rehabilitation Orders.

Sequestrations and Provisional Sequestrations

Case No.	Issue Date	Judgement Type	Amount	Plaintiff	Court	Attorney	Phone No.
8887/2010	2010-03-29	JUDGMENT BY DEFAULT	R 6 441	ONECOR PTY LTD	PRETORIA H	SCHEEPERS ATTORNEYS	01254653090832920219

Judgements

Case No.	Case Filing Date	Judgement Type	Amount	Plaintiff	Court	Attorney	Phone No.
192472012	2012-06-06	Sequestration	R 0	Ex Parte	Cape Town M	Coombe and Associates Attorneys	0128035622

XDS Default Listing

Subscriber	Account No.	Action Date	Amount	Account Status	Comment
Xds Trial Tester	Test_20140722_2	2014-07-22	R 34 523,00	J	
Centrafin (Pty) Ltd	32452352352	2014-07-17	R 3 223,00	J	
- Notifications					
Xds Trial Tester	35343545235	2014-07-17	R 232,00	I	

Adverse/Defaults

Subscriber	Account No.	Action Date	Amount	Account Status	Comment
Cell C	116350405	2014-04-15	R 360	W - Bad Debt Written Off	Paid Up 04/30/2014

Administration Orders

Case No.	Issue Date	Judgement Type	Amount	Plaintiff	Court	Attorney	Comments
218/2007	2007-02-01		R 0		EVANDER	STREICHER-DE SWARDT ATTORNEYS	

Rehabilitation Orders

Case No.	Issue Date	Judgement Type	Amount	Plaintiff	Court	Attorney	Comments
28501/2014	2014-05-16	REHABILITATION	R 200		PRETORIA H		

Debt Review Status

Debt Counsellor Name:	DaniGI Mar
Debt Review date:	2014-04-23
Debt Counsellor Contact No. :	'0861800009
Debt Review Status:	Consumer is under Debt Review

XDS Payment Notifications

This section displays default payment alerts loaded for early and late stage collections for non performing accounts.

Consumer Information

This section supplies a list of current and previous addresses, contact and employment data.

Address History

Bureau Update	Type	Line1	Line2	Line3	Line4	Postal Code
2009-11-29	Residential	17 DU BUSSY STREET	DELFT			7100
2009-11-29	Residential	17 DU BUSSY STREET	DELFT SOUTH			7100
2013-01-07	Postal	PO BOX 174	TSABONG	BOTSWA		
2012-06-23	Postal	PO BOX 673	EXT 13	RUIMSIG		1724

Contact No. History

Bureau Update	Type	Telephone No			
2012-01-19	Home	0314624836			
2012-01-19	Work	0319078721			
2012-01-19	Cellular	0824881921			
2011-12-29	Cellular	0786857237			
2011-12-29	Cellular	0828881381			

Email Address History

Bureau Update	Email Address	
2009-02-15	gnaidoo@xds.co.za	

Employment History

Bureau Update	Employer	Designation
2009-04-27	CAPE BANQUETS	
2008-10-18	MISS L KAMTE	
2008-10-18	MUNISIPALITEIT	
2008-10-06	DIMENSION DATA	
2008-10-06	RETIRED	

Credit Enquiry History

This section includes a list of organisations or credit providers who have requested a Credit Report on this consumer.

Enquiry Date	Requested By	Type/Category of Credit Grantor	Contact Number	Enquiry Reason
2014-05-23	Lawdata SW [Partnership Acceptances (Pty) Ltd]	Other	0116459100	Credit Application
2014-05-23	Lawdata SW [Partnership Acceptances (Pty) Ltd]	Other	0116459100	Credit Application
2014-05-15	Lawdata SW [Partnership Acceptances (Pty) Ltd]	Other	0116459100	Credit Application

2014-05-14	Lawdata SW [Partnership Acceptances (Pty) Ltd]	Other	0116459100	Credit Application
2014-05-12	Summit Financial Partners (pty) Ltd	Other	087806 1000	Credit Application
2014-05-12	Summit Financial Partners (pty) Ltd	Other	087806 1000	Credit Application
2014-05-06	Lawdata SW [Partnership Acceptances (Pty) Ltd]	Other	0116459100	Credit Application
2014-04-29	EOH (test)	Other	0116459100	Credit Assessment
2014-04-25	Lawdata SW [Partnership Acceptances (Pty) Ltd]	Other	0116459100	Credit Application

Property Interests

This section displays a list of properties registered in the name of the consumer at the Deeds offices around SA.

Principal Links

This section displays a list of companies where the consumer is linked as a principal.

Principal Link 1			
Current Post	Director	Date of Inception	2006-12-04
Company Name	Marks Xpert Services	Company Reg No.	M1991/006186/08
Company Address		Company Phone No.	
Industry category	Hotel and restaurants	Principal Status	Active

Principal Link 2			
Current Post	Director	Date of Inception	2006-12-04
Company Name	The Interfaith Community Development Association	Company Reg No.	M1991/006186/08
Company Address	5 the Ferns 364 Pretoria Avenue Ferndale Randburg 2194	Company Phone No.	
Industry category	Community, social and personal services	Principal Status	Active

Principal Link 4			
Current Post		Date of Inception	2002-04-08
Company Name	Educated Risk Investments 20	Company Reg No.	M2002/005959/07
Company Address	30 Waterford Office Park cnr Witkoppen and Waterford drive Fourways 2191	Company Phone No.	
Industry category	Financial intermediation, except insurance and pension funding	Principal Status	Active

Principal Link 5			
Current Post		Date of Inception	2002-04-08
Company Name	Umcebusendlini Farmers	Company Reg No.	M2002/005959/07
Company Address	Nzimakazi Enikonjenimahlabathini 3865	Company Phone No.	
Industry category	Unknown Data	Principal Status	Disqualified
