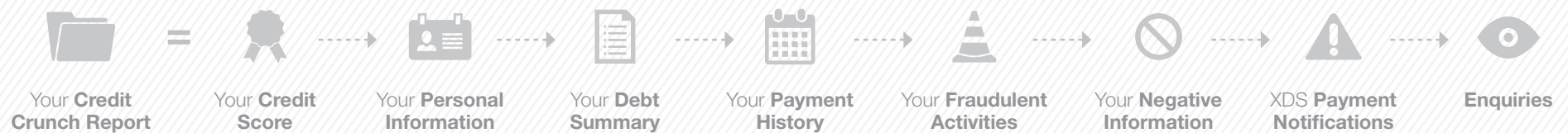




ROBYN SMITH

CREDIT CRUNCH REPORT

Take Control Of Your Debt

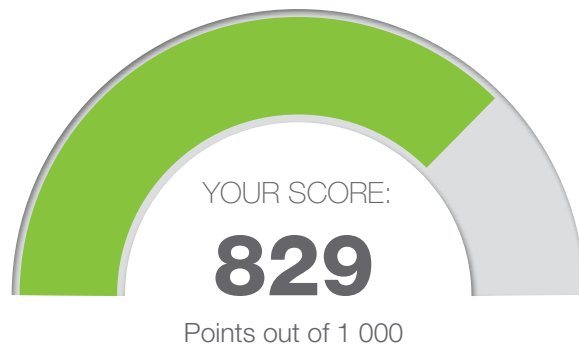




YOUR CREDIT SCORE

Your credit score is a rating out of 1 000 given to you by XDS. Your score indicates the credit risk associated with you and takes into consideration all your past and current credit activities and repayment behaviour. The higher your score, the lower credit risk you are to the Credit or Service Provider.

Score Date	Final Score	Exception Code	Risk Category
2012-11-16	0	Administration order listed against consumer	Potential High Risk



✓ 840 – 1 000 **Excellent**

✓ 740 – 839 **Good – You Are Here**

✗ 660 – 739 **Average**

✗ 001 – 659 **Poor**

ACTION POINTS

To improve your credit score:

- Monitor your credit report regularly
- Keep your credit applications to a minimum
- Use less than 30% of credit available to you on a monthly basis
- Pay your bills on time
- Close unused accounts

Credit Snapshot:

Total Debt **R30 239,34**

Total Monthly Instalments **R3 432,34**

Total Arrears **R0,00**

Enquiries **3**

Fraud Notices **0**

Negative Information **1**

YOUR **PERSONAL INFORMATION**

This section displays your personal information. Included here is your ID or passport number, name, gender, marital status, current contact details, address, and employment information.

Reference No.	C75219924-81227833	External Reference No.	
ID No.	00000000000000	Passport or 2nd ID No.	
Surname	Doe	Residential Address	17 DE BUSSY STREET, DELFT SOUTH, 7100
First Name	John	Postal Address	PO BOX 673 EXT 13 RUIMSIG 1724
Second Name	J	Telephone No. (H)	0314624836
Title	Mister	Telephone No. (W)	0319078721
Gender	Female	Cellular/Mobile	0824881921
Date of Birth	1980-01-01	E-mail Address	
Marital Status	Married	Current Employer	CAPE BANQUETS



ACTION POINT

Check your personal details. Make sure that XDS has your latest information. Contact XDS on 0860 937 000 to make changes, e.g. change address details.



YOUR DEBT SUMMARY

This section displays a summary of your current debt obligations, legal action taken, court notices, enquiries done on you by credit providers and any 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)	6	0	6
Total Monthly Instalments	R0	R1 382	R1 382
Total Outstanding Debt	R0	R4 149	R4 149
Total Arrears Amount	R0	R1 085	R1 085
Highest No. of 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 You	0	0	0
Total Enquiries Done in the Last 90 Days by Others	0	60	60
Total No. of Accounts Opened Within the Last 45 Days	0	0	0

* National Loans Register ** Credit Provider Association

Description	Total	Amount	Most Recent Date
Negative Information - Adverse / Defaults	0	R0	
XDS Default Listing	10	R66 241	2012-09-25
Judgements	1	R15 635	2010-06-04
Court Notices (Admin Orders/Sequestrations/Rehabilitation Orders)	2	R31 270	2010-06-04
Enquiries (Last 24 Months)	0	-	
Current Property Interests	1	R410 000	
Total No. of Principal Links (CIPC)	1		

Debt Review Status	Consumer has Applied for Debt Review
Dispute Information	



YOUR PAYMENT HISTORY: CREDIT ACCOUNT STATUS

Here you'll see all your accounts and how you've managed your debt repayments. This section shows an overview of your payment behaviour over the last 24 months on all credit agreements as reported by the credit providers belonging to the Credit Providers Association (CPA).

Icon Definitions:

No information available	Repeat of previous month's code	Account up to date	Number of months in arrears	Paid Up	Paid Up Default	Account Closed	Payments Suspended	Restructured	Account Frozen	Disputed	Terms Extended	Cooling Off Settlement	
Cancelled by Consumer	Cancelled by Supplier	Credit Card Revoked	Repossession	Paid Out Deceased	Paid Out Disability	Handed Over	Lapsed Policy	Loan Against Policy	Policy Surrendered	Mail Returned	Loan Settled Early	Bad Debt Written Off	Deceased

Company: Woolworths Card		Account No. 6007850155681768		Type of Account: Revolving Credit																				
Date Opened		Opening Balance / Credit Limit		Current Balance		Instalment		Arrears Amount		Last Paid		Current Status												
2006-03-24		R2 050		R3028		R1 256		R1 085		2009-12-15		Delinquent												
NOV 2012	OCT 2012	SEP 2012	AUG 2012	JUL 2012	JUN 2012	MAY 2012	APR 2012	MAR 2012	FEB 2012	JAN 2012	DEC 2011	NOV 2011	OCT 2011	SEP 2011	AUG 2011	JUL 2011	JUN 2011	MAY 2011	APR 2011	MAR 2011	FEB 2011	JAN 2011	DEC 2010	
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Company: Truworths							Account No. 10100148630081							Type of Account: Revolving Credit									
Date Opened		Opening Balance / Credit Limit					Current Balance			Instalment		Arrears Amount			Last Paid			Current Status					
2001-11-27		R5 000					R99			R50		R0			2012-06-26			Active					
NOV 2012	OCT 2012	SEP 2012	AUG 2012	JUL 2012	JUN 2012	MAY 2012	APR 2012	MAR 2012	FEB 2012	JAN 2012	DEC 2011	NOV 2011	OCT 2011	SEP 2011	AUG 2011	JUL 2011	JUN 2011	MAY 2011	APR 2011	MAR 2011	FEB 2011	JAN 2011	DEC 2010
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Company: Woolworths Card							Account No. 6007850113423873							Type of Account: Revolving Credit									
Date Opened		Opening Balance / Credit Limit					Current Balance			Instalment		Arrears Amount			Last Paid			Current Status					
1999-11-04		R1 100					R1 022			R76		R0			2012-06-27			Active					
NOV 2012	OCT 2012	SEP 2012	AUG 2012	JUL 2012	JUN 2012	MAY 2012	APR 2012	MAR 2012	FEB 2012	JAN 2012	DEC 2011	NOV 2011	OCT 2011	SEP 2011	AUG 2011	JUL 2011	JUN 2011	MAY 2011	APR 2011	MAR 2011	FEB 2011	JAN 2011	DEC 2010
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**ACTION POINT**

Accounts in arrears? Make payment on your account(s) in arrears or alternatively contact the credit provider to inform them of your situation and try to negotiate better repayment terms.



YOUR PAYMENT HISTORY: NATIONAL LOANS REGISTER

This section shows an overview of your payment behaviour over the past 24 months on all credit agreements as reported by the micro lenders that are part of the National Loans Register (NLR).

Icon Definitions:

No information available	Repeat of previous month's code	Account up to date	Number of months in arrears	Paid Up	Paid Up Default	Account Closed	Payments Suspended	Restructured	Account Frozen	Disputed	Terms Extended	Cooling Off Settlement	
Cancelled by Consumer	Cancelled by Supplier	Credit Card Revoked	Repossession	Paid Out Deceased	Paid Out Disability	Handed Over	Lapsed Policy	Loan Against Policy	Policy Surrendered	Mail Returned	Loan Settled Early	Bad Debt Written Off	Deceased

Company: D EN AG FOURIE BK		Account No. 1799		Type of Account: Unsecured Payday Loan																			
Date Opened		Loan Amount		Current Balance		Instalment Amount		Arrears Amount		Last Paid		Current Status											
2012-10-09		R1 000		R0		R0		R0				Closed											
NOV 2012	OCT 2012	SEP 2012	AUG 2012	JUL 2012	JUN 2012	MAY 2012	APR 2012	MAR 2012	FEB 2012	JAN 2012	DEC 2011	NOV 2011	OCT 2011	SEP 2011	AUG 2011	JUL 2011	JUN 2011	MAY 2011	APR 2011	MAR 2011	FEB 2011	JAN 2011	DEC 2010



Company: D EN AG FOURIE BK		Account No. 280		Type of Account: Unsecured Payday Loan																			
Date Opened		Loan Amount		Current Balance		Instalment Amount		Arrears Amount		Last Paid		Current Status											
2012-10-04		R2 000		R0		R0		R0				Closed											
NOV 2012	OCT 2012	SEP 2012	AUG 2012	JUL 2012	JUN 2012	MAY 2012	APR 2012	MAR 2012	FEB 2012	JAN 2012	DEC 2011	NOV 2011	OCT 2011	SEP 2011	AUG 2011	JUL 2011	JUN 2011	MAY 2011	APR 2011	MAR 2011	FEB 2011	JAN 2011	DEC 2010
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Company: D EN AG FOURIE BK		Account No. 3200		Type of Account: Unsecured Payday Loan																			
Date Opened		Loan Amount		Current Balance		Instalment Amount		Arrears Amount		Last Paid		Current Status											
2012-09-25		R1 000		R0		R0		R0				Closed											
NOV 2012	OCT 2012	SEP 2012	AUG 2012	JUL 2012	JUN 2012	MAY 2012	APR 2012	MAR 2012	FEB 2012	JAN 2012	DEC 2011	NOV 2011	OCT 2011	SEP 2011	AUG 2011	JUL 2011	JUN 2011	MAY 2011	APR 2011	MAR 2011	FEB 2011	JAN 2011	DEC 2010
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Company: D EN AG FOURIE BK		Account No. 22398		Type of Account: Unsecured Payday Loan																			
Date Opened		Loan Amount		Current Balance		Instalment Amount		Arrears Amount		Last Paid		Current Status											
2012-08-29		R1 500		R0		R0		R0				Closed											
NOV 2012	OCT 2012	SEP 2012	AUG 2012	JUL 2012	JUN 2012	MAY 2012	APR 2012	MAR 2012	FEB 2012	JAN 2012	DEC 2011	NOV 2011	OCT 2011	SEP 2011	AUG 2011	JUL 2011	JUN 2011	MAY 2011	APR 2011	MAR 2011	FEB 2011	JAN 2011	DEC 2010
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Company: D EN AG FOURIE BK							Account No. 9448					Type of Account: Unsecured Payday Loan																
Date Opened		Loan Amount					Current Balance					Instalment Amount					Arrears Amount					Last Paid					Current Status	
2012-08-27		R4 000					R0					R0					R0										Closed	
NOV 2012	OCT 2012	SEP 2012	AUG 2012	JUL 2012	JUN 2012	MAY 2012	APR 2012	MAR 2012	FEB 2012	JAN 2012	DEC 2011	NOV 2011	OCT 2011	SEP 2011	AUG 2011	JUL 2011	JUN 2011	MAY 2011	APR 2011	MAR 2011	FEB 2011	JAN 2011	DEC 2010					
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Company: D EN AG FOURIE BK							Account No. 22710					Type of Account: Unsecured Payday Loan																
Date Opened		Loan Amount					Current Balance					Instalment Amount					Arrears Amount					Last Paid					Current Status	
2012-08-23		R3 800					R0					R0					R0										Closed	
NOV 2012	OCT 2012	SEP 2012	AUG 2012	JUL 2012	JUN 2012	MAY 2012	APR 2012	MAR 2012	FEB 2012	JAN 2012	DEC 2011	NOV 2011	OCT 2011	SEP 2011	AUG 2011	JUL 2011	JUN 2011	MAY 2011	APR 2011	MAR 2011	FEB 2011	JAN 2011	DEC 2010					
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YOUR **FRAUDULENT ACTIVITIES**

This section displays information verified by Home Affairs. Finding your details here means that you've been listed on the records of the South African Fraud Prevention Services (SAFPS) for potential fraudulent activities. This will restrict you from accessing credit.

ID No. Verified At Home Affairs	No
ID No. Deceased At Home Affairs	Unknown
ID No. Found on Fraud Database	No
ID No. Found on Employer Fraud Database	No
ID No. Found on Protective Register	No

ACTION POINTS

For any fraud queries:

- **Contact the SAFPS (086 010 1248) to find out who posted the fraud notice.**
- Then contact this company to get the full details of the fraud notice.
- The services of an attorney should be procured to make this process less painful.
- For legal advice with fraud issues email us: support@moneysmart.co.za



YOUR **NEGATIVE INFORMATION**

This section shows any negative information on your record, including things like court notices, judgements, legal enforcement action taken by credit providers and debt review status.

Adverse/Defaults

* Nothing on record

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Default Listings

Company	Account No.	Effective Date	Amount	Status	Comment
Xds Trial Tester	Test_20120925	2012-09-25	R9 000		
MarisIT	123321	2012-09-25	R1 000		
XDS Sales CPA	123	2012-09-13	R1 000		
MarisIT	123456789	2012-09-11	R10 000		
MarisIT	123456789	2012-09-11	R10 000		
ABSA DDA	0000004069868572	2012-08-27	R691		
ABSA DDA	0000004049265932	2012-08-27	R222		
ABSA DDA	0000004062404054	2012-08-27	R4 330		
ABSA DDA	0000004074656649	2012-08-27	R1 216		
ABSA DDA	0000004052259942	2012-08-27	R28 782		



Judgements

Case No.	Issue Date	Judgement Type	Amount	Plaintiff	Court	Attorney	Phone No.	Comment
149362/2011	2010-06-04	JUDGMENT BY DEFAULT	R15 635	THE STANDARD BANK OF SOUTH AFRICA LIMITED	JOHANNESBURG M	STANLEY BRODKIN MADITSI ATTORNEYS	0113363011	

Court Notices

- This section contains admin orders, provisional sequestration, sequestration and rehabilitation orders.

Admin Orders

Case No.	Filing Date	Judgement Type	Amount	Plaintiff	Court	Attorney	Phone No.	Comment
149398/2009	2010-06-04	JUDGMENT BY DEFAULT	R15 635	THE STANDARD BANK OF SOUTH AFRICA LIMITED	JOHANNESBURG M	STANLEY BRODKIN MADITSI ATTORNEYS	0113363011	

Sequestrations and Provisional Sequestrations

Case No.	Filing Date	Judgement Type	Amount	Plaintiff	Court	Attorney	Phone No.	Comment
1493982009	2010-06-04	JUDGMENT BY DEFAULT	R15 635	THE STANDARD BANK OF SOUTH AFRICA LIMITED	JOHANNESBURG M	STANLEY BRODKIN MADITSI ATTORNEYS	0113363011	

Rehabilitation Orders

* Nothing on record

Case No.	Filing Date	Judgement Type	Amount	Plaintiff	Court	Attorney	Phone No.	Comment

Debt Review Status

Debt Review Date	Debt Counsellor Name	Debt Counsellor Contact No.	Debt Review Status
2010-10-20	Philippus Erasmus Kotze	0824409600	Consumer has Applied for Debt Review

ACTION POINTS

If you have any negative information it's crucial that you address the situation as soon as possible.

Here's what to do:

- **Missed payment, debit order returned or a 'bounced' cheque:**
This information will reflect negatively on your credit report. Bring your payments up to date.
- **Defaults** (missed a payment for more than 150 days): The debt might be handed over for collection. If you have any defaults contact the creditor immediately to negotiate a repayment arrangement.
- **Judgements:** To remove judgements:
 1. Pay the debt in full
 2. Get written consent from the credit provider
 3. Apply to the court to remove the judgement

We can help you with this, email: support@moneysmart.co.za

- **Disputes:** If you want to dispute any of the information in your credit report contact XDS (0860 937 000).



XDS PAYMENT NOTIFICATIONS

This section shows default payment alerts loaded for early and late stage collections.

Subscriber	Account No.	Date Listed	Amount	Account Status
Xds Trial Tester	1255656	012-11-08	R5 000	
XDS Sales CPA	12345	2012-11-07	R10 000	
XDS Sales CPA	100	2012-09-27	R1 000	
Xds Trial Tester	Test_20120925_Ran	2012-09-25	R99 999	
MarisIT	12344321	2012-09-11	R1 000	
Xds Trial Tester	87686876876	2012-08-17	R786	
Xds Trial Tester	457657567	2012-08-17	R456	
Xds Trial Tester	457657567	2012-08-17	R456	
Xds Trial Tester	3454553453	2012-08-17	R345	
Xds Trial Tester	34545	2012-08-17	R345	

ENQUIRIES

See who's been looking into your credit report. Some of the people that may be checking up on you from time to time include: financial institutions, insurance companies, credit providers and potential employers.

ACTION POINTS

If you are not aware of any of these enquiries please lodge a dispute with XDS (0860 937 000).

Enquiry Date	Requested By	Type/Category of Credit Provider	Contact No.	Enquiry Reason
2012-11-16	XDS Networks	Other	0116459100	Credit assessment
2012-11-10	XDS Networks	Other	0116459100	Credit assessment
2012-11-08	XDS Networks	Other	0116459100	Credit assessment
2012-11-08	XDS Networks	Other	0116459100	Credit assessment
2012-11-07	XDS Sales CPA	Other	0116459100	Credit assessment
2012-11-05	XDS Networks	Other	0116459100	Credit assessment
2012-11-04	XDS Networks	Other	0116459100	Credit assessment
2012-11-02	XDS Networks	Other	0116459100	Credit assessment
2012-11-02	XDS Networks	Other	0116459100	Credit assessment
2012-11-01	XDS Networks	Other	0116459100	Credit assessment
2012-11-04	XDS Networks	Other	0116459100	Credit assessment
2012-11-02	XDS Networks	Other	0116459100	Credit assessment
2012-11-02	XDS Networks	Other	0116459100	Credit assessment
2012-11-01	XDS Networks	Other	0116459100	Credit assessment



Enquiry Date	Requested By	Type/Category of Credit Provider	Contact No.	Enquiry Reason
2012-11-16	XDS Networks	Other	0116459100	Credit assessment
2012-11-10	XDS Networks	Other	0116459100	Credit assessment
2012-11-08	XDS Networks	Other	0116459100	Credit assessment
2012-11-08	XDS Networks	Other	0116459100	Credit assessment
2012-11-07	XDS Sales CPA	Other	0116459100	Credit assessment
2012-11-05	XDS Networks	Other	0116459100	Credit assessment
2012-11-04	XDS Networks	Other	0116459100	Credit assessment
2012-11-02	XDS Networks	Other	0116459100	Credit assessment
2012-11-02	XDS Networks	Other	0116459100	Credit assessment
2012-11-01	XDS Networks	Other	0116459100	Credit assessment
2012-11-04	XDS Networks	Other	0116459100	Credit assessment
2012-11-02	XDS Networks	Other	0116459100	Credit assessment
2012-11-02	XDS Networks	Other	0116459100	Credit assessment
2012-11-01	XDS Networks	Other	0116459100	Credit assessment
2012-11-01	XDS Networks	Other	0116459100	Credit assessment
2012-11-04	XDS Networks	Other	0116459100	Credit assessment
2012-11-02	XDS Networks	Other	0116459100	Credit assessment
2012-11-02	XDS Networks	Other	0116459100	Credit assessment
2012-11-01	XDS Networks	Other	0116459100	Credit assessment



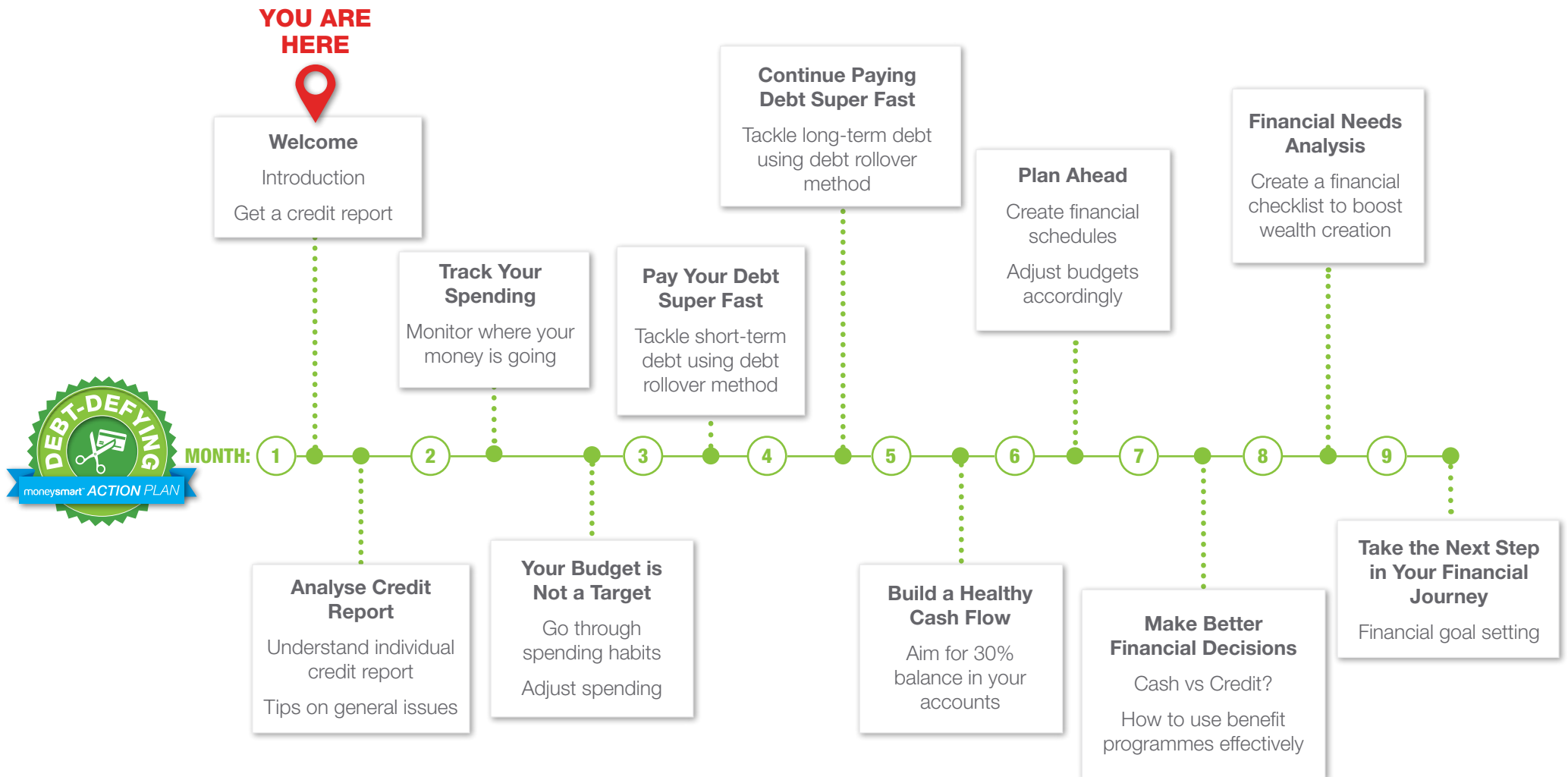
Enquiry Date	Requested By	Type/Category of Credit Provider	Contact No.	Enquiry Reason
2012-11-16	XDS Networks	Other	0116459100	Credit assessment
2012-11-10	XDS Networks	Other	0116459100	Credit assessment
2012-11-08	XDS Networks	Other	0116459100	Credit assessment
2012-11-08	XDS Networks	Other	0116459100	Credit assessment
2012-11-07	XDS Sales CPA	Other	0116459100	Credit assessment
2012-11-05	XDS Networks	Other	0116459100	Credit assessment
2012-11-04	XDS Networks	Other	0116459100	Credit assessment
2012-11-02	XDS Networks	Other	0116459100	Credit assessment
2012-11-02	XDS Networks	Other	0116459100	Credit assessment
2012-11-01	XDS Networks	Other	0116459100	Credit assessment
2012-11-04	XDS Networks	Other	0116459100	Credit assessment
2012-11-02	XDS Networks	Other	0116459100	Credit assessment
2012-11-02	XDS Networks	Other	0116459100	Credit assessment
2012-11-01	XDS Networks	Other	0116459100	Credit assessment

**ACTION POINT**

Check who's been looking at your credit report. If you find something that appears suspicious contact XDS immediately for further details.

DEBT-DEFYING EDUCATION PLAN

Look out for your monthly email or SMS to help you take control of your debt.



WE WANT TO **HEAR FROM YOU**

We would love to hear from you. Feel free to ask for help, tell us what you think of our service or simply start a conversation on our Community blog or social media profiles.

Contact Us:



Our Home: bsmart.ms/TakeCTRL



Helpline: **08611 MONEY (66639)**



Email: support@moneysmart.co.za

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