



TPN CREDIT REPORT



Applicant Name: Mncedisi Mncwabe

Date Requested: 23 June 2025



Executive Summary

Introduction

TPN has the pleasure in providing you with the following report. Should you have any queries regarding the content of the report, please do not hesitate to contact our call centre on 0861 876 000.

An executive overview of the applicant queried has been compiled from all the modules requested and is displayed in this tab. To view further details, please browse through each of the attached reports by clicking through the tabs above, or click the Download report menu option to view all the reports requested on one page.

Once you have completed viewing the report, use the report menu to decide what you would like to do next.

Consumer Information

Personal details of the consumer: this information is updated with information supplied and captured in previous applications

Contact Type	RSAID	National ID	9609136344081
Full Name	Mncedisi Mncwabe	Date of Birth	1996/09/13
Title	MR	Gender	Male
Citizenship	SouthAfrican		

Aka Information

Also known as names: this information is updated with information entered by service / credit providers when performing enquiries or loading information

MNCWABE M	MNWASE MNCEDISI
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Identify Verification

The following results were returned from the identity verification enquiry:

The below details have been returned from the National Population Register database in relation to the submitted South African identity number.

ID Number:	9609136344081	Issue Date	2018/05/15
Surname:	MNCWABE		
First Name:	MNCEDISI		

✓ Single ✓ Male ✓ HANIS ✓ NPR ✓ Pass

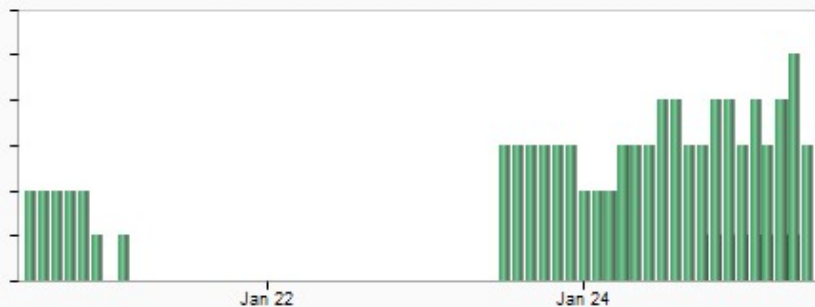


Associated companies

This is a list of which companies the consumer is a member or director (active or resigned status)

Businesses	This applicant is an active member/director of 1 businesses and an in-active member/director of 1 businesses.
Recent activity	The applicant has not been appointed to or resigned from any businesses in the last 12 month period.

Combined TPN / credit account payment timeline



Credit report indicators



Gold Credex®



Excellent

Score breakdown

TPN / credit payment history

Excellent

Can they afford to pay?

Comfortably

Based on R12,000.00 installment and salary of R57,000.00.

Probability of squatting

Low

Credit Report Summary

	TPN	TransUnion	CPB
Active Accounts	1	7	N/A
Inactive Accounts	2	12	N/A
Judgements	N/A	0	N/A
Defaults	0	0	N/A
Enquiries	1	0	N/A

N/R - Not Requested, N/A - Not Available

CPA/NLR Accounts Summary

	TPN	TransUnion	CPB
Open Accounts	1	7	N/R
Closed Accounts	2	12	N/R
Current Balance	N/A	792,833	N/A
Monthly Installment	N/A	21,343	N/A

N/R - Not Requested, N/A - Not Available

Contact Addresses

The ten most recent contact addresses (if available) associated with this applicant across all the enquiries.

Date	Address
2025/06/23	210 Parkview Villas 2, 23 Rogers Street, OKennedyville, Bellville, WesternCape, 7550
2025/06/03	24 ROGERS ST, 7550
2025/04/14	UNIT 210 PARKVIEW VILLAS, 24 ROGERS ST, CAPE TOWN, WESTERN CAPE, 7550
2024/02/02	24 ROGER ST OKENNED, WesternCape, 7550
2022/09/01	24 ROGER ST OKENNEDYVILLE, DURBANVILLE DURBANVILLE, DURBANVILLE, WesternCape, 7550
2022/03/22	24 ROGERS STREET, O KENNEDYVILLE, PARKVILLE VILLAS, WesternCape, 7530
2022/03/22	24 ROGERS ST, DURBANVILLE, WesternCape, 7550
2021/08/27	24 ROGERS ST PARKVIEW, CAPE TOWN, Limpopo, 7530
2021/05/11	24 ROGERS ST PARKVIEW, VILLAS 2, CAPE TOWN, WesternCape, 7530
2021/03/31	Unit 143 The Unison South Block 304 Oak Avenue, Ferndale, Randburg, Gauteng

Contact number		
The five most recent contact numbers (if available) associated with this applicant across all the enquiries.		
Date	Number	Type
2025/06/01	0717329160	Cellular
2021/07/27	0789660958	Cellular
2021/06/13	02779660	Home
2021/05/17	0215082600	Work
---	0	Work

Query Information	
Information that was submitted to perform this enquiry and details of the subscriber who performed the enquiry.	
ID/Passport Number	9609136344081
Surname	Mncwabe
FirstName	Mncedisi
Credit Amount	R12,000.00
Net Salary	R57,000.00
Generated for	Realnet Platinum
Generated by	Ingrid Le Roux
Report generated	23 June 2025, 11:41:23 AM

TPN Individual Enquiry

Header Information

[Help?](#)

Personal details of the consumer: this information is updated with information supplied and captured in previous credit applications

Bureauld	2800176
RSA ID Number	9609136344081
Full Name	MNCEDISI MNCWABE
Gender	Male
Citizenship	SouthAfrican
Date Of Birth	1996/09/13
Age	28

Aka Information (3)

Also known as names: this information is updated with information entered by service / credit providers when performing enquiries or loading information

Date	Full name
2024/10/10	Mcedisi Mncwabe
2024/03/20	MNCWABE M
2020/03/09	MNWASE MNCEDISI

Credit summary

This is a list of the data categories recording the number of listings (ie number of accounts, defaults, monthly payment profiles)

Accounts	3
Companies	1
Payments	20

Associated companies

This is a list of which companies the consumer is a member or director (active or resigned status)

The consumer is an **ACTIVE** director of 1 companies

2020/923718/07 - [ADBUSI](#) AR Deregistration Process
Director, Appointed: 2020/12/12, Status: Active

The consumer is **NOT AN ACTIVE** director of 1 companies

2020/124596/07 - [KNOWLEDGE DISTRIBUTORS](#) AR Final Deregistration
Director, Appointed: 2020/11/06, Status: Active

TPN Account

Details of current and previous leases, levies and other accounts including rent / account limit, payment profile and possible defaults

Lease - Realnet Platinum

TPN8424303 - Bellville WesternCape

Inception date: 2024/10/01 -> 2025/05/31

Rental: R11,000.00 pm

PP Payment information:

Payment history:

[View all key descriptions](#)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-	-	POT	POT	POT
2025	POT	POT	POT	POT	POT	-	-	-	-	-	-	-

POT = On time & in full | GP = With the grace period | PL = Paid late | PP = Partial payment | DNP = Did not pay | - = No information available

For further information with regards to this account, please contact:

Ingrid Le Roux on 0219306518

Lease - Quorum Property Management

TPN6287881 - Randburg Gauteng

Inception date: 2020/04/01 -> 2020/12/31

Rental: R5,450.00

PP

Payment information:

Payment history:

View all key descriptions

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	-	-	-	-	-	-	POT	POT	POT	POT	POT	POT
2021	-	POT	-	-	-	-	-	-	-	-	-	-

POT = On time & in full | GP = With the grace period | PL = Paid late | PP = Partial payment | DNP = Did not pay | - = No information available

For further information with regards to this account, please contact:

Kim Kerspy on 0107300600

Lease - Investicore Asset Management

TPN6213461 - Randburg Gauteng

Inception date: 2020/03/01 -> 2020/03/01

Rental: R4,200.00 pm

PP

Payment information:

Payment history:

View all key descriptions

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	-	-	-	-	-	-	POT	POT	POT	POT	POT	-

POT = On time & in full | GP = With the grace period | PL = Paid late | PP = Partial payment | DNP = Did not pay | - = No information available

For further information with regards to this account, please contact:

Soretha Jones on 0103125940

Contact Addresses (20)

Last known addresses of the consumer: this information is updated with information supplied and captured in previous credit applications

Date	Address	Province
2025/06/23	210 Parkview Villas 2 23 Rogers Street OKennedyville Bellville 7550	WesternCape
2024/03/20	210 Parkview Villas 24 Rogers Street Bellville 7550	WesternCape
2024/02/02	24 ROGER ST OKENNED 7550	WesternCape
2022/09/01	24 ROGER ST OKENNEDYVILLE DURBANVILLE DURBANVILLE DURBANVILLE 7550	WesternCape
2022/03/22	24 ROGERS STREET O KENNEDYVILLE PARKVILLE VILLAS 7530	WesternCape
2022/03/22	24 ROGERS ST DURBANVILLE 7550	WesternCape
2021/08/27	24 ROGERS ST PARKVIEW CAPE TOWN 7530	Limpopo
2021/05/11	24 ROGERS ST PARKVIEW VILLAS 2 CAPE TOWN 7530	WesternCape
2021/03/31	Unit 143 The Unison South Block 304 Oak Avenue Ferndale Randburg	Gauteng
2021/03/31	Unit 143 3 On 4 Oak 304 Oak Avenue Ferndale	Gauteng
2021/02/28	Unit 112 166 Bram Fischer Drive Randburg 2194	Gauteng
2020/12/12	24 ROGERS ST OKENNEDYVILLE CAPE TOWN 7550 CAPE TOWN WESTERN CAPE 7550	WesternCape
2020/11/06	125 ROSSINI STREET DELFT SOUTH WESTERN CAPE 7100	WesternCape
2020/08/12	Mahobe Location harding 4680	KwazuluNatal
2020/08/12	Mahobe Location harding 4680	KwazuluNatal
2020/08/12	MAHOBE LOC 4680	KwazuluNatal
2020/08/05	143 Quorum Properties 304 Oak Ave Ferndale 2194	Gauteng
2020/04/06	304 OAK AVENUE Ferndale 2194	Gauteng
2020/03/23	304 OAK AV UNIT 304 QUORUM PROPERTIE BRACKENFELL 2194	Gauteng
2020/03/10	211 Oak avenue Ferndale Randburg 2194	Gauteng

Contact number (4)

Last known contact numbers of the consumer: this information is updated with information supplied and captured in previous credit applications

Date	Type	Number
2025/06/01	Cellular	0717329160
2021/07/27	Cellular	0789660958
2021/06/13	Home	02779660
2021/05/17	Work	0215082600

Enquiry information (1)

This is a list of which service / credit providers have made enquiries on the consumer (this list has a 2 year history)

Date	Subscriber	Contact	EnquiryReason	CreditAmount
2025/06/23	Realnet Platinum	Realnet Platinum 0219306518	Rental	R12,000.00

TPN Employment Verification

Header Information

[Help?](#)

Personal details of the consumer: this information is updated with information supplied and captured in previous credit applications

Bureauld	2800176
RSA ID Number	9609136344081
Full Name	MNCEDISI MNCWABE
Gender	Male
Citizenship	SouthAfrican
Date Of Birth	1996/09/13
Age	28

Employment Information

Details of current and previous employment history as obtained directly from the employers

Employment verification can be added as part of the TPN RentCheck inquiry.

Confirmation of your tenants current and past employment and using the verified income as part of the affordability assessment, confirming that the tenant can afford your property.

Another method to prevent application fraud.

Accessing this information is easy and it's part of a closed User Group to protect the confidentiality of the information. Contact the TPN data team to submit your payroll monthly to activate the employment verification information. To find out more contact us on data@tpn.co.za or call 0861 876 000.

Transunion CPA Individual Enquiry

Consumer Information

[Help?](#)

Personal details of the consumer: this information is updated with information supplied and captured in previous credit applications

Consumer No	986239103
Surname	MNCWABE
Forename	MNCEDISI
Title	MR
Sex	M
Date of Birth	1996/09/13
Identity No 1	9609136344081
Marital Status	[S] SINGLE
Telephone Numbers	H(000)2779660 B(021)5082600
Cellphone Numbers	0717329160

Consumer Aka (3)

Also known as names: this information is updated with information entered by service / credit providers when performing enquiries or loading information

Information Date	AKA Name
2021/05/11	MNCWABE M
2020/05/22	MNCEDISI MNCWABE
2019/08/26	MNWASE MNCEDISI

Consumer Addresses (4)

Last known addresses of the consumer: this information is updated with information supplied and captured in previous credit applications

Information Date	Address	Owner / Tenant
2025/06/03	24 ROGERS ST 7550	---
2025/06/23	210 PARKVIEW VILLAS 2 23 ROGERS ST OKENNEDYVILLE DURBANVILLE 7550 WESTERN CAPE	---
2025/04/14	UNIT 210 PARKVIEW VILLAS 24 ROGERS ST DURBANVILLE CAPE TOWN 7550 WESTERN CAPE	---
2024/09/01	24 ROGER ST OKENNEDYVILLE DURBANVILLE CAPE TOWN 7550 WESTERN CAPE	---

Telephone History (9)

Last known contact numbers of the consumer: this information is updated with information supplied and captured in previous credit applications

Date	Tel Type	Tel Number	In Use (Years)
2021/05/17	Business	0215082600	0
---	Business	0	0
---	Business	0	0
2021/06/13	Residential	02779660	0
---	Residential	0	0
---	Residential	0	0
2025/06/23	Cellular	0717329160	6
2021/07/27	Cellular	0789660958	0
---	Cellular	0	0

Consumer Occupation / Employer (3)

Last known employment information of the consumer: this information is updated with information supplied and captured in previous credit applications

Information Date	Occupation	Employer Name	Employment Period
2025/06/10	SPECIALIST	AYOBA	0
2025/05/13	---	SIMFY AFRICA	0
2025/05/08	---	AYOBA	0

Consumer Counters

This is a list of the data categories recording the number of listings (ie number of judgement, defaults, notices, enquiries)

Description	Last 12 months	2 years ago	3+ years ago
-------------	----------------	-------------	--------------

Own Enquiries	1	0	0
Other Enquiries	18	0	0
Judgements	0	0	0
Notices	0	0	0
Defaults	0	0	0
Accounts	13	2	0
Trace Alerts	0	0	0

SACRRA Summary Payment Profile

South Africa Credit Risk Reporting Account Payment Summary	
Total Active Accounts	7
Account activity summary for last 24 months:	
Closed Accounts	12
Adverse Accounts	0
Highest Months In Arrears	0
Summary of behaviour for current year:	
Positive Accounts	1
Highest Months Arrears	0
Summary of behaviour for previous year:	
Positive Accounts	0
Highest Months Arrears	0
Summary of current accounts:	
Current Balance	R792,833.00
Monthly Installment	R21,343.00

Consumer payment profile (19)

South Africa Credit Risk Reporting Account Payment Details

FASTA - Personal Loans

Account Type: Personal Loan

Account Number: 0006721183

Date Opened	2025/05/24	Opening Balance	R3,000.00
Monthly Installment	R1,882.00	Current Balance	R3,493.00
Terms	2	Last Updated	2025/06/10
Ownership Type	Other	Payment Type	Deferred Payment
Repayment Frequency	Monthly	Deferred Payment Date	2025/06/25
Loan Reason	[O] OTHER	Acc Sold to 3rd Party	No

PP

Payment information:

Payment history:

View all key descriptions

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	-	0	-	-	-	-	-	-	-

LENDPLUS TECHNOLOGY - Personal Loans

Account Type: Personal Loan

Account Number: 359883

Date Opened	2025/05/09	Opening Balance	R2,173.00
Monthly Installment	R2,263.00	Current Balance	R2,217.00
Terms	1	Last Updated	2025/06/05
Ownership Type	Other	Payment Type	Deferred Payment
Repayment Frequency	Monthly	Deferred Payment Date	2025/06/25
Loan Reason	[C] CRISIS LOAN	Acc Sold to 3rd Party	No
Last Payment	2025/05/20		

PP

Payment information:

Payment history:

[View all key descriptions](#)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	-	-	0	-	-	-	-	-	-

AFRICAN INDEPENDENT BROKE - Assurance

Account Type: Short Term Insurance

Account Number: AIBD3798468

Date Opened	2025/02/13	Opening Balance	R0.00
Monthly Installment	R0.00	Current Balance	R0.00
Last Updated	2025/05/08	Ownership Type	Other
Payment Type	Other	Repayment Frequency	Monthly
Acc Sold to 3rd Party	No	Last Payment	2025/04/01

PP

Payment information:

Payment history:

View all key descriptions

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	G	-	-	-	-	-	-	-	-

UNIFI - Personal Loans

Account Type: Personal Loan

Account Number: 3059191280

Date Opened	2025/05/05	Opening Balance	R3,000.00
Monthly Installment	R730.00	Current Balance	R2,859.00
Terms	6	Last Updated	2025/06/09
Ownership Type	Other	Payment Type	Other
Repayment Frequency	Monthly	Loan Reason	[O] OTHER
Acc Sold to 3rd Party	No	Last Payment	2025/05/23

PP

Payment information:

Payment history:

View all key descriptions

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	-	-	0	-	-	-	-	-	-

FINCHOICE AFRICA - Personal Loans

Account Type: Personal Loan

Account Number: 21048117

Date Opened	2025/04/30	Opening Balance	R4,000.00
Monthly Installment	R977.00	Current Balance	R3,873.00
Terms	6	Last Updated	2025/06/10
Ownership Type	Other	Payment Type	Other
Repayment Frequency	Monthly	Loan Reason	[O] OTHER
Acc Sold to 3rd Party	No	Last Payment	2025/05/23

PP Payment information:

Payment history:

[View all key descriptions](#)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	-	0	0	-	-	-	-	-	-

KING PRICE INSURANCE - Insurance

Account Type: Short Term Insurance

Account Number: KP3159873

Date Opened	2025/04/05	Opening Balance	R0.00
Monthly Installment	R1,751.00	Current Balance	R1,751.00
Last Updated	2025/06/03	Ownership Type	Other
Payment Type	Other	Repayment Frequency	Monthly
Acc Sold to 3rd Party	No	Last Payment	2025/05/27

PP Payment information:

Payment history:

[View all key descriptions](#)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	0	0	-	-	-	-	-	-	-

FASTA - Personal Loans

Account Type: Personal Loan

Account Number: 0006199016

Date Opened	2025/02/25	Opening Balance	R5,020.00
Monthly Installment	R0.00	Current Balance	R0.00
Terms	3	Last Updated	2025/06/10
Ownership Type	Other	Payment Type	Other
Repayment Frequency	Monthly	Loan Reason	[O] OTHER
Acc Sold to 3rd Party	No	Last Payment	2025/05/23

PP Payment information:

Payment history:

[View all key descriptions](#)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	-
2025	-	0	0	0	C	-	-	-	-	-	-	-

WESBANK - Asset finance

Account Type: Vehicle Asset Finance

Account Number: 85388108837

Date Opened	2025/02/14	Opening Balance	R723,557.00
Monthly Installment	R11,772.00	Current Balance	R713,041.00
Terms	97	Last Updated	2025/06/01
Ownership Type	Other	Payment Type	Other
Repayment Frequency	Monthly	Acc Sold to 3rd Party	No
Last Payment	2025/05/24		

PP Payment information:

Payment history:

[View all key descriptions](#)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	-
2025	-	0	0	0	0	-	-	-	-	-	-	-

FASTA - Personal Loans

Account Type: Personal Loan

Account Number: 0006139511

Date Opened	2025/02/10	Opening Balance	R7,210.00
Monthly Installment	R0.00	Current Balance	R0.00
Terms	1	Last Updated	2025/03/08
Ownership Type	Other	Payment Type	Other
Repayment Frequency	Monthly	Loan Reason	[O] OTHER
Acc Sold to 3rd Party	No	Last Payment	2025/02/25

PP Payment information:

Payment history:

[View all key descriptions](#)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	-
2025	-	C	-	-	-	-	-	-	-	-	-	-

TELESURE INVESTMENTS - Insurance

Account Type: Short Term Insurance

Account Number: 778901189

Date Opened	2024/10/01	Opening Balance	R0.00
Monthly Installment	R0.00	Current Balance	R0.00
Last Updated	2025/04/07	Ownership Type	Other
Payment Type	Other	Repayment Frequency	Monthly
Acc Sold to 3rd Party	No	Last Payment	2025/01/24

PP Payment information:

Payment history:

[View all key descriptions](#)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	0	0
2025	0	0	G	-	-	-	-	-	-	-	-	-

FASTA - Personal Loans

Account Type: Personal Loan

Account Number: 0005538501

Date Opened	2024/10/31	Opening Balance	R4,500.00
Monthly Installment	R0.00	Current Balance	R0.00
Terms	3	Last Updated	2025/02/07
Ownership Type	Other	Payment Type	Other
Repayment Frequency	Monthly	Loan Reason	[O] OTHER
Acc Sold to 3rd Party	No	Last Payment	2025/01/24

Payment information:

Payment history:

[View all key descriptions](#)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	0	0	0
2025	C	-	-	-	-	-	-	-	-	-	-	-

FASTA - Personal Loans

Account Type: Personal Loan

Account Number: 0005072675

Date Opened	2024/07/30	Opening Balance	R1,910.00
Monthly Installment	R0.00	Current Balance	R0.00
Terms	3	Last Updated	2024/11/18
Ownership Type	Other	Payment Type	Other
Repayment Frequency	Monthly	Loan Reason	[O] OTHER
Acc Sold to 3rd Party	No	Last Payment	2024/10/25

Payment information:

Payment history:

View all key descriptions

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	0	0	0	C	-	-
2025	-	-	-	-	-	-	-	-	-	-	-	-

STANDARD BANK VEHICLE & A - Asset finance

Account Type: Vehicle Asset Finance

Account Number: 000045743551

Date Opened	2023/11/28	Opening Balance	R509,056.00
Monthly Installment	R0.00	Current Balance	R0.00
Terms	73	Last Updated	2025/03/18
Ownership Type	Other	Payment Type	Other
Repayment Frequency	Monthly	Acc Sold to 3rd Party	No
Last Payment	2025/02/26		

RP

Payment information:

Payment history:

View all key descriptions

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	0	0	0	0	0	0	0	0	0
2025	0	C	-	-	-	-	-	-	-	-	-	-

FASTA - Personal Loans

Account Type: Personal Loan

Account Number: 0004434062

Date Opened	2024/03/18	Opening Balance	R1,500.00
Monthly Installment	R0.00	Current Balance	R0.00
Terms	2	Last Updated	2024/07/08
Ownership Type	Other	Payment Type	Other
Repayment Frequency	Monthly	Loan Reason	[O] OTHER
Acc Sold to 3rd Party	No	Last Payment	2024/04/04

Payment information:

Payment history:

View all key descriptions

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	C	-	C	-	-	-	-	-	-
2025	-	-	-	-	-	-	-	-	-	-	-	-

STD BANK INSURANCE BROKER - Insurance

Account Type: Short Term Insurance

Account Number: SHS001021495

Date Opened	2023/11/29	Opening Balance	R0.00
Monthly Installment	R0.00	Current Balance	R0.00
Last Updated	2024/02/01	Ownership Type	Other
Payment Type	Other	Repayment Frequency	Monthly
Loan Reason	[O] OTHER	Acc Sold to 3rd Party	No
Last Payment	2023/12/27		

PP

Payment information:

Payment history:

View all key descriptions

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	-	-	-	0
2024	G	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	-	-	-	-	-	-	-	-	-

FASTA - Personal Loans				Account Number: 0004111670								
Account Type: Personal Loan												
Date Opened	2024/01/04			Opening Balance			R7,020.00					
Monthly Installment	R0.00			Current Balance			R0.00					
Terms	3			Last Updated			2024/02/13					
Ownership Type	Other			Payment Type			Other					
Repayment Frequency	Monthly			Deferred Payment Date			2024/01/24					
Loan Reason	[O] OTHER			Acc Sold to 3rd Party			No					
Last Payment	2024/01/12											
<div><div>FP</div><div>Payment information:</div></div>												
Payment history:											View all key descriptions	
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	-	-	-	-
2024	C	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	-	-	-	-	-	-	-	-	-

STANDARD BANK MASTERCARD - Credit and Garage Card

Account Type: Credit Card

Account Number: 0143962029654042

Date Opened	2022/08/04	Opening Balance	R65,000.00
Monthly Installment	R1,968.00	Current Balance	R65,599.00
Last Updated	2025/06/07	Ownership Type	Other
Payment Type	Other	Repayment Frequency	Monthly
Acc Sold to 3rd Party	No	Last Payment	2025/04/25

Payment information:

Payment history:

[View all key descriptions](#)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	0	0	P	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	-	-	-	-	-	-	-

STANDARD BANK VEHICLE & A - Asset finance

Account Type: Vehicle Asset Finance

Account Number: 000020620331

Date Opened	2022/08/03	Opening Balance	R256,658.00
Monthly Installment	R0.00	Current Balance	R0.00
Terms	61	Last Updated	2024/01/06
Ownership Type	Other	Payment Type	Other
Repayment Frequency	Monthly	Acc Sold to 3rd Party	No
Last Payment	2023/12/01		

Payment information:

Payment history:

View all key descriptions

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	0	0	0	0	0	C
2024	-	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	-	-	-	-	-	-	-	-	-

KING PRICE INSURANCE - Insurance

Account Type: Short Term Insurance

Account Number: KP2720871

Date Opened	2021/10/05	Opening Balance	R0.00
Monthly Installment	R0.00	Current Balance	R0.00
Last Updated	2024/10/06	Ownership Type	Other
Payment Type	Other	Repayment Frequency	Monthly
Acc Sold to 3rd Party	No	Last Payment	2024/09/27

Payment information:

Payment history:

View all key descriptions

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	G	-	-	-
2025	-	-	-	-	-	-	-	-	-	-	-	-

Consumer Enquiries (19)			
This is a list of which service / credit providers have made enquiries on the consumer (this list has a 1 year history)			
Date of Enquiry	Subscriber	Contact	Industry
2025/06/23	TPN GROUP (PTY) LTD	Realnet Platinum 0219306518	[RT] Rentals
2025/05/30	ABSA INSURANCE COMPANY	ACTIVATE 0	[AS] Assurance
2025/05/24	FASTA (PTY) LTD	Fasta 0000000000	[FL] Personal Loans
2025/04/14	TELESURE GROUP SERVICES	HLPDSK 0114894308	[OT] Other
2025/04/03	STANDARD BANK INSURANCE B	Standard Bank Insurance Brokers 0118585000	[BK] Banks
2025/02/25	FASTA (PTY) LTD	Fasta 0000000000	[FL] Personal Loans
2025/02/23	MTN CBU - LIGHT CALL	MTN 0000000000	[CL] Clothing

2025/02/10	FASTA (PTY) LTD	Fasta 0000000000	[FL] Personal Loans
2025/02/10	ABSA INSURANCE COMPANY	INSTANTQUOTE 0	[AS] Assurance
2025/02/10	ABSA AVAF AO SCORING 2	Absa Group LTD 0113504000	[VF] Asset finance
2025/01/13	MIWAY INSURANCE LIMITED -	MiWayInsurance 0860646464	[IN] Insurance
2024/11/29	THE STANDARD BANK OF SA L	PDG +27112694701	[MB] Mortgage bonds
2024/10/31	FASTA (PTY) LTD	Fasta 0000000000	[FL] Personal Loans
2024/09/26	NAKED FINANCIAL TECHNOLOG	Naked 0860995125	[OT] Other
2024/09/26	TELESURE GROUP SERVICES	HLPDSK 0114894308	[OT] Other
2024/09/26	OLD MUTUAL INSURE	iwyze 0840000000	[IN] Insurance
2024/09/25	ABSA INSURANCE COMPANY	ACTIVATE 0	[AS] Assurance
2024/09/01	KING PRICE WEB SERVICES	KingPriceInsurance 0120010800	[IN] Insurance
2024/07/29	FASTA (PTY) LTD	Fasta 0000000000	[FL] Personal Loans

TPN Deeds on File

Deeds On File - Current

This section searches against the TPN deeds database to locate all the properties this applicant is associated with. This is not a live search against the deeds database but rather a search against a file uploaded from the government deeds database to TPN. There may be a small time lag before the transfer appears on the TPN database. The output is currently limited to the first 100 properties associated with this applicant.

Status	No deeds records can be found on the TPN deeds on file database for this applicant.
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ID Verification With Photo

Input Information

Information that was supplied by you when performing the ID verification enquiry

IDNumber	9609136344081
Surname	Mncwabe
Name	Mncedisi

ID Validation

Validation of the ID number supplied against the national population register database

ID Number	9609136344081
Surname	MNCWABE
Name	MNCEDISI
Birth Place	South Africa
ID Issued	2018/05/15
ID Sequence	1
ID Blocked	No
Photo	View Image

ID Status Flags

Status flags associated with the supplied ID number

Input Names Match	Yes
Marital Status	Single
Dead Indicator	Alive
SmartCard Issued	Yes
On Home Affairs Database	Yes
On National Population Register	Yes
DHA Cache Used	False

Bank Account Verification

Account Verification

The account details specified are verified by the bank and a result is returned indicating whether the account is open, active and linked to the specified applicant

Account Holder	MNCEDISI MNCWABE
Account Number	010178119448
BranchCode	051001
Surname Match	Y
Identity Match	Y
Verified Dated	2025/06/23
Verified	Y
Account Found	Y
Account Accepts Debits	Y
Account Accepts Credits	Y
Account Dormant	U
Account Open	Y
Account Open 3Months	Y
Error Reason	Success

Qualification Verification (PURQ)

Qualification Verification

The PURQ qualification verification service is based on a valid RSA ID Number and provides you with qualifications from the majority of South African tertiary institutions. (WITS and UCT excluded)

Qualification	No qualification data found on PURQ
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