



Consumer Reporting Solutions

Thank you for using the Credit Data Online Business Services platform.







We have the pleasure in providing you the following consumer report. Should you have any questions regarding the content of the report, feel free to contact one of our customer service agents.

Please note that use of this report is subject to the disclaimer found on the last page of the report.

Produced for				
Transaction	443616	Requested	2020-10-21 16:20	
Client	ABC GROUP INVESTMENT (PTY) LTD	Completed	2020-10-21 16:20	
User	ABC GROUP INVESTMENT (PTY) LTD	Origination	ABC GROUP INVESTMENT (PTY) LTD ABC GROUP INVESTMENT	
Purpose	Credit Risk Assessment	Environment	Development/Pre Production	
Your references				
Requested on				
Subject name	MEYRICK SANDHAM	Limit requested	Not Applicable	
Entity type	Consumer	Limit Approved	Not Applicable	
Identifier	9203055017082	Trading terms	Not Applicable	
Address				
Instructions				
Report id	Product	Status	Result	Supplier
589084	Consumer Credit Check	Completed	Clear	TransUnion

Management Guide & Overview

Refer to the glossary section to find description on the keys used in this guide and overview section. Should you have requested not to show the glossary section under your preferences then you will not see the glossary section in this report.

Result	Section	Comments	
Info	Info	At time of this report the consumer is a 28 year old Male born 1992-03-05 and is a South African Citizen.	
Info	Defaults	The subject has no defaults established against their name at time of this report.	
Info	Judgements	The subject has no judgements established against their name at time of this report.	
Info	Notices	The subject has no administration order/notice established against their name at time of this report.	
Info	Sequestrations	The subject has no sequestration/rehabilitation orders established against their name at time of this report.	
Warning	Enquiries	The subject has had 16 enquiries done against their record in the last 3 months.	

Report Content

Comments and Observations

Comments recorded on the subject.

Consumer Scores

This section will provide scores where it can be obtained.

Please note that not all credit bureaus will provide scores to non CPA (Credit Providers Association) members as the major portion of scoring is done using payment profile information. In order to view payment profile information you need to be a member of the CPA and will need to contribute monthly data on your consumers.

TransUnion

No consumer scores could be matched against the subject at time of this report.

Personal Information

The consumer information section displays the basic personal details of the consumer as it is reported to the information providers from their various sources. The information is not verified unless otherwise clearly indicated.

TransUnion

Title	Mr
First name	Meyrick
Second name	Walter Roy
Surname	Sandham
SA ID number	9203055017082
Passport number	
Date of birth	1992-03-05
Gender	Male
Marital status	Single

Other known names

Other names known to have been used by the consumer. In no way have these names been verified unless clearly stated otherwise.

Information date	Supplier	Name used
No other known names could be matched against the subject at time of this report.		

National Credit Act - Disputes

It is the consumers' right to challenge information on their credit report. Credit bureaux endeavour to resolve this challenged information within 20 business days. As part of the consumers' rights it is understood that all decisions made with this credit report will be in line with Section 66(1) of the National Credit Act. Information pertaining to the challenged information might not be displayed.

	TransUnion
No national credit act - disputes could be matched against the subject at time of this report.	

National Credit Act - Debt Review Applications

If a credit bureau receives notification that this consumer has applied for debt review, it will appear in this section. In terms of section 88(1) of the National Credit Act the consumer may not enter into further credit agreements during this process. Debt review can be voluntary or ordered and generally comes about when the consumer is over indebted financially.

	TransUnion
No national credit act - debt review applications could be matched against the subject at time of this report.	

Address history

Displays a history of addresses used by the subject. This includes both physical and postal addresses.

Type	Supplier	Updated	Reported	Address	Postal Code
Unknown	TransUnion		2016-09-11	BOX 26624 EAST RAND BOKSBURG GAUTENG	1462
	TransUnion		2016-06-12	JACKAL CREEK GOLF EST NORTHRIDING GAUTENG	2169
	TransUnion		2016-04-13	UNIT 131 EPSOM TERRACE BRYANSTON JOHANNESBURG GAUTENG	2191
	TransUnion		2016-04-08	UNIT 135 1 VREDE AV BRYANSTON JOHANNESBURG GAUTENG	2191

Persons that are known to be using the same address as the subject

No other persons could be matched against the same address as the subject at time of this report.

Telephone number history

History of telephone numbers used by the subject.

Type	Supplier	First Reported	Years reported	Number
Business	TransUnion	2016-09-11		0119170113
	TransUnion	2016-04-08		0113674920
	TransUnion	2015-09-21		0114720049
Cellular	TransUnion	2017-02-27	5	0825605842
Residential	TransUnion	2016-09-11		0124202310
	TransUnion	2016-06-12		0114720049
	TransUnion	2012-06-23	8	0119170113

Email address history

Known email addresses used by the subject.

Supplier	Updated	Reported	Email Address
No email address history information could be matched against the subject at time of this report.			

Employment history

All previously established employers. These employers are not verified unless other stated by the report and name of employers may be misspelled.

Employer	Supplier	Updated	Reported	Designation	Years
Comcorp Online	TransUnion		2016-06-12	Other	4

Notices and administration orders

A Notice or administration order is court issued legal action that has been taken against a consumer after they have failed to pay a debt/outstanding account. According to National Credit Amendment Act and Regulations of 2015, Administration Orders remain on a credit report for up to 5 years if they are not rescinded by the court for consumers.

Case details	Supplier	Type	Reason	Amount	Plaintiff	Attorney
Total cases	0	Total Value		0	Newest	

Sequestration and rehabilitation notices

It is a court issued legal action that has been taken against a consumer after all other possible solutions available have not helped to ease the financial burden and the consumer is declared insolvent. This legal structured method of getting rid of debt with immediate effect through the courts. Creditors will claim against the insolvent estate rather than directly against the consumer.

There are two methods in which a consumer sequestrated;

1. Voluntary surrender of an estate. In other words it is consumer's choice to be sequestrated.
2. Forced approach, where creditor(s) force you into sequestration.

Sequestration notice remains for 5 years if no rehabilitation order is granted by a court.

Rehabilitation orders are legal processes which happen, sometimes automatically or by order of the High Court of South Africa, whereby the previously sequestrated individual is relieved of the legal implications of being insolvent and put back into a legal position of someone who that is not declared insolvent.

Rehabilitation notice remains for up to 5 years.

Case details	Supplier	Type	Reason	Amount	Plaintiff	Attorney
Total cases	0	Total Value		0	Newest	

Court records / judgements

A default judgement is granted when a court has ordered the individual to make payment on the debt/outstanding account ruling in favour of the plaintiff. A judgement remains on the credit report for up to 5 years if it is not rescinded before that time. The only way for a judgement to be removed is when the court overturns its previous ruling, referred to in law as a rescission or when the debt is paid in full and the plaintiff agrees in writing that the debt is paid up or it is abandoned by the credit provider.

Credit bureaus do NOT keep criminal records. Only civil financial judgements.

Case details	Supplier	Type	Reason	Amount	Plaintiff	Attorney
Total cases	0	Total Value		0	Newest	

Defaults

Default data, commonly referred to as blacklisting, relates to late payment or non-payment of debt/outstanding account by a consumer. A default remains on a credit report for a period of 1 to 2 years if they are not removed, paid up or challenged. All paid up defaults shall be removed and no longer appear effective 13th March 2015. Generally defaults are the first legal action take before any court proceedings take place.

There are 2 categories of defaults namely;

1. Based on consumer behaviour such as 'slow payer', 'account misconduct'
2. Based on enforcement action such as 'write-off', 'repossession', 'legal'

All default data is recorded for one year or deleted when settled as of 13th March 2015.

Account	Supplier	Date	Reason	Amount	Plaintiff	Comments
Defaults	0	Total Value		0	Newest	

TransUnion Trace Alerts

This section is specific to TransUnion credit bureau. If a creditor or collection agent fails to make contact with a consumer owing them money, they can load a trace alert. They will then be notified as soon as any changes on residential address, postal address, telephone numbers (home, work or cellular) and employer in an attempt to locate and get in touch with the consumer.

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Type	Supplier	Subscriber	Comments
No transunion trace alerts information could be matched against the subject at time of this report.			

Enquiry history

Every time an enquiry is done against a consumer/business it is recorded. According to National Credit Amendment Act and Regulations of 2015, it may only display 1 year for consumers.

Date	Supplier	Reason	Subscriber	Contact
2020-10-21	TransUnion	Credit Application	Cred-It-Data	Abc Group Investment (Pty) Ltd 011000000
2020-10-19	TransUnion	Credit Application	Cred-It-Data	Redtree Capital 0873105860
2020-10-15	TransUnion	Credit Application	Cred-It-Data	Redtree Capital 0873105860
2020-10-14	TransUnion	Credit Application	Cred-It-Data	Redtree Capital 0873105860
2020-10-13	TransUnion	Credit Application	Cred-It-Data	Redtree Capital 0873105860
2020-10-12	TransUnion	Credit Application	Cred-It-Data	Redtree Capital 0873105860
2020-10-06	TransUnion	Credit Application	Cred-It-Data	Redtree Capital 0873105860
2020-10-02	TransUnion	Credit Application	Cred-It-Data	Redtree Capital 0873105860
2020-09-30	TransUnion	Credit Application	Cred-It-Data	Redtree Capital 0873105860
2020-09-23	TransUnion	Credit Application	Cred-It-Data	Redtree Capital 0873105860
2020-09-22	TransUnion	Credit Application	Cred-It-Data	Redtree Capital 0873105860
2020-09-21	TransUnion	Credit Application	Cred-It-Data	Redtree Capital 0873105860
2020-09-17	TransUnion	Credit Application	Cred-It-Data	Redtree Capital 0873105860
2020-09-16	TransUnion	Credit Application	Cred-It-Data	Abc Group Investment (Pty) Ltd 011000000
2020-09-11	TransUnion	Credit Application	Cred-It-Data	Abc Group Investment (Pty) Ltd 011000000
2020-09-10	TransUnion	Credit Application	Cred-It-Data	Abc Group Investment (Pty) Ltd 011000000
Past 3 months	16	enquiries have been made against subject from the suppliers used in this report.		
Past 6 months	16	enquiries have been made against subject from the suppliers used in this report.		
Past year	16	enquiries have been made against subject from the suppliers used in this report.		

Glossary

Management overview key explanation

Approved	The section had sufficient data to make a decision. Our recommendation is to approve the section in question, based on the information at hand and supplied. Comments will give further details pertaining to the result.
Decline	The section failed going through our scoring and decision engine. The data used in the section does not pass our rules and we recommend to decline if the section of data is important to your overall business process. Comments will give further details pertaining to why it was declined.
Refer	The user of the report must make the decision for the section in question. This is due to insufficient data or possibly no data that could be used to make an outright decision. It could be possible you do not have access to this information or the subject you doing the request on does not have any data for this specific section.
Info	Additional information supplied. Will always have comments.
Warning	The section in question has flagged a warning indicating a possible data discrepancy. A comment is always populated to give you further information.
OK	The section in question is acceptable in terms of the data provided and returned
Risk	The section in question has flagged a risk indicating a discrepancy in the request and returned information. A comment is always populated to give you further information.
Error	An error has occurred in the section in question. A comment is always populated to give you further information.

Disclaimer

In this disclaimer the following terms have the meanings assigned to them hereunder, unless the context clearly indicates otherwise.

Definitions

"The data providers"	means Cred-it-Data Online Holdings (Pty) Ltd, its partners or vendors and all information providers including but not limited to the Credit Bureaus.
"Credit bureaus"	TransUnion South Africa, Experian South Africa, XDS (Expert Decision Systems), Compuscan
"Customer"	means the end user of the report and the customer that requested the report.
"report"	means the report and all its contents.
"time"	All times and dates used in the system are reported as GMT+2.

This report contains information from public records which the data providers do not control, and which have not been verified unless otherwise indicated. The data providers, do not give any undertakings of any nature in relation to the report or as to the accuracy or correctness of the report.

Use of the report requires the customer to use their own skill and judgement to make a final decision. The data providers, shall not be liable for any decisions or actions taken by the customer in reliance on the report. Save as aforesaid, the report and the use thereof are subject to the data providers, standard subscription agreement, terms and conditions and general use of information, a copies of which is available on request.