

Experian

Credit Report

*All information reflected on this report will reflect on Credit Providers reports upon performing an enquiry on you.
Please note that this report must not be used for credit consideration. This enquiry does not have a footprint on the Bureau.

Name and Surname
JACKSON KHUTO

ID Number
0107015719084

Bureau Enquiry Date
25 AUGUST 2025 14:05:08

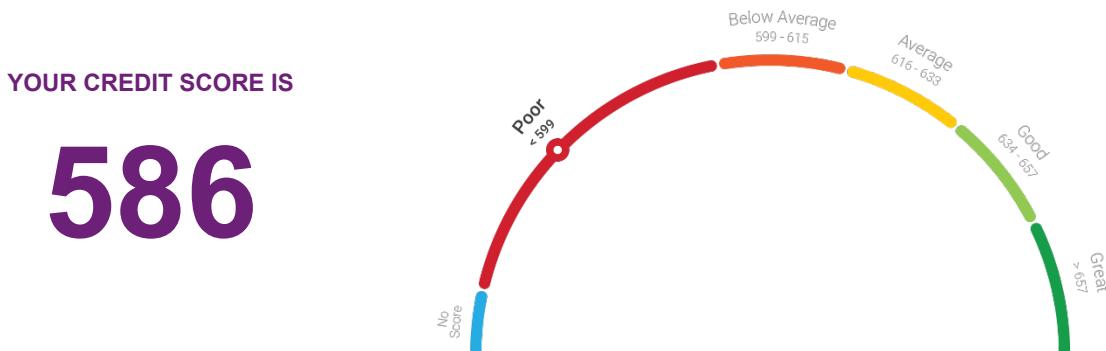
Enquiry Reference
1527023774

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Credit Score

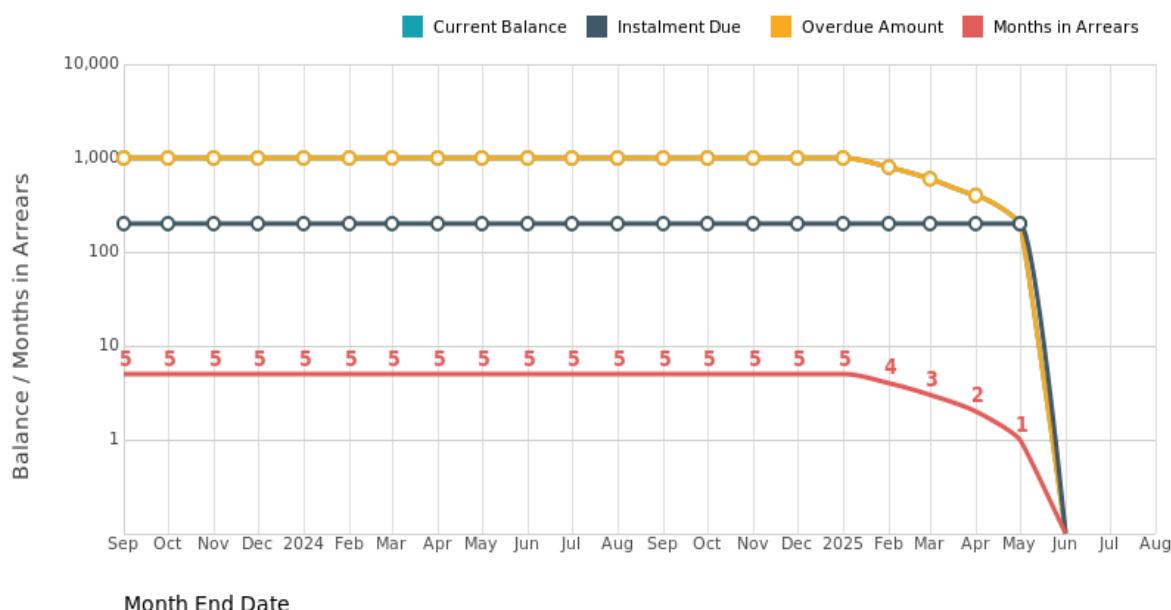
Your credit score is based on your full credit profile and was developed as a guide for you to track your credit risk status. There is no uniformed credit score in South Africa. Service providers to credit providers (including credit bureaus) develop score models for their clients including credit providers, depending on the client's particular risk profiling criteria. Your score at credit providers and the different credit bureaus will therefore be different. This score will therefore not necessarily be the score that a credit provider will look at when deciding whether or not to extend credit to you as the credit provider may have developed its own score. Please also remember that credit scores will vary across the different credit bureaus.



TM13-Time Selected Accounts Have been Opened indicates High Risk
TM22-Too few Mature Accounts with Good Payment History
TM20-Ratio of Accounts with Good Payment History to All Accounts is Low
TM55-Too Few Mature, Active Accounts
TM61-No record of property deeds

Payment behaviour

This graph is a visual representation of your accounts and repayment behaviour over the past 24 months.



Monthly Credit Exposure

This shows how much you spend on each type of credit facility per month.

No data available

Identity Information

This section displays your identification and personal information.

Name	Surname	Identity Number
JACKSON	KHUTO	0107015719084
		VERIFIED

Contact Information

This section displays your current and previous contact numbers.

Contact Number	Contact Type	Date Created
0156336770	WORK	12-10-2021
0726890928	CELL	12-10-2021
0726963707	CELL	12-10-2021

Address Information

This section shows all the addresses currently or were previously linked to your profile that are.

Address	Postal Code	Type
1496 SAND STREET NEW PIETERSBURG POLOKWANE	0699	POSTAL

Previous Enquiries

The list of previous enquiries shows which organisations have conducted an enquiry at Experian by viewing your credit report.

Enquiry Date	Subscriber	Contact No
23-07-2025 12:24:27	VODACOM	TBA
10-01-2025 15:36:28	STANDARD BANK CREDIT ENQUIRY	0860101101

Accounts

This section contains further information on your existing and past credit accounts, it shows how you have managed these account repayments each month as well as the current status of the account.

P	PAID-UP	OK	PAYMENT RECEIVED	-	NO DATA	120+	90	60	30	ACCOUNT DAYS IN ARREARS
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Account No.	31884637	No Joint Loan Participants	0
Account Open Date	24-02-2022	No. of Instalments (Terms)	6
Account Sold to Third Party	-	Opening Balance	R 1,200.00
Account Type	DEBT RECOVERY ACCOUNT	Overdue Balance	R 0.00
Branch Code	-	Ownership Type	OTHER
Credit Provider	DMC909	Payment History	012345555555555555555555
Supplier ID	6544	Payment History Status	C-----
Current Balance	R 0.00	Payment Type	OTHER
Date of Last Update	30-06-2025	Deferred Payment Date	
Monthly Instalment	R 0.00	Repayment Frequency	MONTHLY
Last Payment Date	04-03-2022	Account Status	ACCOUNT CLOSED
Loan Reason Code	OTHER	Status Date	09-06-2025
Months in Arrears	0	Sub Account No.	-
Third Party Name	-		

120+	120+	120+	120+	120+	120+	120+	120+	120+	120+	120+	120+	120+	120+	120+	120+	120+	120+	120+	90	60	30	OK	
JUL	AUG	SEP	OCT	NOV	DEC	JAN 2024	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2025	FEB	MAR	APR	MAY	JUN 2025

About Experian South Africa

Experian South Africa (Pty) Ltd is a registered credit bureau with the National Credit Regulator (NCR) in terms of the National Credit Act (NCA), NCR No: NCRCB16.

Experian holds consumer information; this information is used by financial services providers when performing a credit assessment and in some instances a score enquiry on you. We receive consumer data from financial services providers when you make an application or update your details with the service provider. We also receive payment information that reflects your payment behaviour, such as if you've made payments on time, have skipped payments or closed an account.

You can access your personal credit report through Up via <https://up.experian.co.za/>

Free Dispute Process

If any of the information on your credit report is incorrect, outdated or unfair, you may log a dispute with Experian by logging into your Up profile and log a dispute by clicking on Disputes. Once you have logged the dispute, you will be requested to upload a copy of your ID and proof of address (no older than 3 months) to verify your identity and documents in support of your dispute e.g. Paid-up letter. Once all documentation is received, you will be supplied with an Experian reference number.

Allow 20 business days for Experian to resolve your dispute or query. During this time, Experian will contact the supplier of the disputed data for further information and evidence relating to the data. The information being disputed will be masked from display during the 20-business day investigation period and a notice to this effect is displayed on the credit report during this period to notify the reader that there is a dispute under way and that all the information is not reflected on the credit report. If, at the end of this period, Experian does not receive credible evidence from the supplier to support the data, the dispute will be resolved in your favour.

If you need more information, you may chat to Ed our chatbot who has a vast knowledge of information.

If you are dissatisfied with the outcome, you have the right to refer the matter as follows:

National Credit Regulator - 0860 627 627