

Consumer Credit Report

Name:

LUXOLO KULA

Date Requested:

2025/07/19 00:00



Your TransUnion Credit Report outlines your credit information and provides you with explanations for you to better understand and manage your credit. The information is gathered from your credit/service provider/s.



To assist you in understanding the report, we have provided explanations within each section.



If you are looking at paying off your debt, you are on the right track, by viewing your credit report this is the first step to understanding your financial health. Here are some tips on settling your debt today, [find out more!](#)



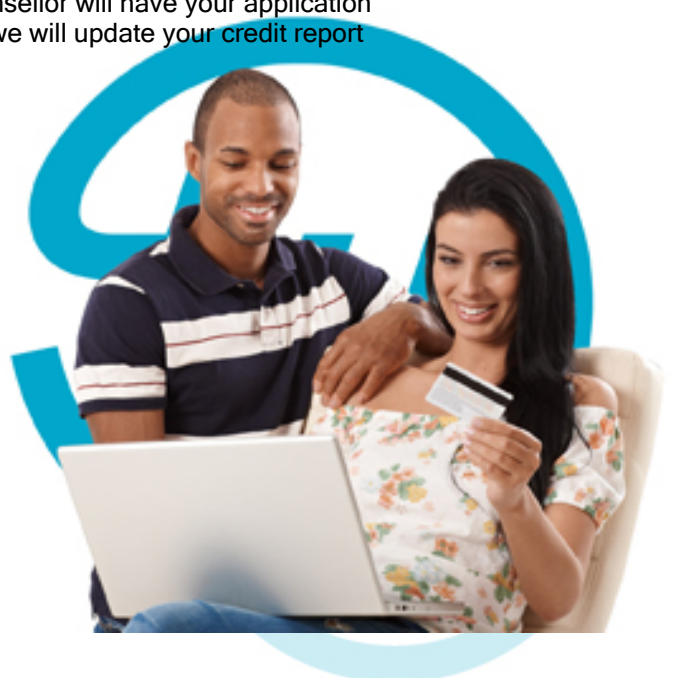
Should you have any queries please contact TransUnion on 0861 482 482 from Monday to Friday 08h00 - 17h00 or Saturday 08h00 - 13h00.



DEBT REVIEW

You have requested to be placed under debt review with a registered debt counsellor. In terms of section 88 of the National Credit Act you may not apply for credit if you have applied for, or have been placed under debt review. In line with the National Credit Act your debt review counsellor will have your application resolved within 30 (thirty) working days and we will update your credit report accordingly.

Date debt review was logged: 2018/04/18



SECTION A

1. YOUR PERSONAL INFORMATION

Your personal information is compiled from applications you have made, for example the last time you applied for credit. Included herewith is your personal information such as name, surname, marital status, physical and postal address, contact numbers, ID number, spouse details, current employer and occupation, captured at the time.

First Name:	LUXOLO	Surname:	KULA
ID Number:	9307265660084	Marital Status:	SINGLE
Date of Birth:	1993/07/26	No of Dependants:	00
Spouse Name:		E-mail Address:	
Current Tel No. (H):		Current Tel No. (W):	(011) 8711611
Previous Tel No. (H):		Previous Tel No. (W):	(000) 0000000
Cellular:	0672628946		
Also Known as:	KULA KULA,		

2. YOUR ADDRESS INFORMATION

Your last known addresses as supplied by credit/service provider when you completed their credit/service application form/s.

Date	Address	Years at Address	Owner/Tenant
2023/11/03	84 MAPATANE ST,THOKOZA,KATLEHONG,1426,GP	00	
2013/03/28	1919 ISUNDU ST,,IKAGENG,2531,	02	TENANT
2022/06/02	1919 ISUNDU ST,GREENFIELDS,IKAGENG,2539,NW	00	
2021/10/27	1808 UMQUALOTHI CRES,,GREENFIELD,1458,GP	00	

3. YOUR EMPLOYMENT INFORMATION

Your last known employers as supplied by credit/service provider when you completed their credit/service application form/s.

Date	Employer	Occupation
2017/07/25	UBUNTU	
2017/06/30	RICKETT BENKISER	OPERATOR
2018/02/16	UBUNTU RECRUITMENT RESOURCES	OPERATOR

SECTION B

YOUR CREDIT SUMMARY

This section includes a summary of the content of your credit report. Adverse credit information may include judgments, enforcement actions,sequestrations and rehabilitation. If you have paid your accounts late or have failed to pay, this will appear under either judgments, adverse information, notices or your payment profile which is your account payment history over 24 months.

Sub-Records	Number	Balance	Most Recent Date
Judgment/s:	0	0.00	
Notice/s:	0	0.00	
Default/s:	0	0.00	
Trace Alert/s:	0		
Enquiries:	7		11 Feb 2025
Total Account History:	2	0.00	

1. JUDGMENTS

If you fall behind with your account payments and fail to respond to reminder letters then the credit/service provider may apply for a court judgment. A judgment is granted when a court gives you the instruction to pay the outstanding account. A judgment remains on your credit report for 5 years OR until it is Paid In Full. Details of the judgment/s are outlined below. The Capture Date below indicate the date on which the data was captured on your TransUnion Credit Report. A judgment will be removed when proof of full payment is received from the credit/service provider or when TransUnion is in receipt of a valid court order rescinding the judgment.

***** No Judgment/s To Display *****

2. NOTICE/S

If you fail to pay an outstanding account the credit/service provider can take legal action in the form of a notice against you. Notices include administration orders, provisional sequestration, sequestrations and rehabilitation orders. Administration orders remain on your credit report for 5 years, rehabilitation orders remain for 5 years and sequestration orders remain for 5 years if no rehabilitation order is granted.

***** No Notices To Display *****

3. DEFAULTS

This information relates to late payment or non-payment of your account/s, where the credit/service provider enforces their rights by taking action against you. A default will remain on your credit report for 1 year. Paid up defaults are removed once confirmation of paid up status is received from the credit/service provider.

***** No Defaults To Display *****

4 TRACE ALERTS

A trace alert is placed on your credit report when a credit/service provider has asked to be notified when any updated contact information is loaded to your credit report as they are unable to make contact with you due to outdated contact information.

***** No Trace Alerts To Display*****

5. ENQUIRIES

An enquiry is recorded whenever your credit report is shown to another party such as a credit/service provider. Enquiries remain on your credit report for up to 1 year. An enquiry is typically done when you apply for credit. If you do not recognise any of the companies that has done an enquiry and have not authorised any enquiry, it may indicate potential fraud or identity theft is taking place. When you personally check your credit report with TransUnion, the enquiry that is recorded will not adversely affect your credit standing.

Date:	Enquirer:	Contact Tel No:	EnquiryType:
2025/02/11	HAPPYPAY (PTY) LTD	HappyPay 000000848277256	CREDIT APPLICATION
2024/12/15	PAYFLEX	PayFlex 0872100336	CREDIT APPLICATION
2024/12/15	RCS CARDS	RCS CARDS 0861729727	CREDIT APPLICATION
2024/12/14	RAGE WEBSERVICES	Rage 0116086800	CREDIT APPLICATION
2024/12/14	FOSCHINI RETAIL GROUP (PT	Foschini 0860834834	AFFORDABILITY ASSMNT
2024/12/01	IDENTITY	Identity 0214602600	CREDIT APPLICATION
2024/11/19	TRUWORTHS	Truworths 0214602600	CREDIT APPLICATION

6. CONSUMER REMARKS

This is an explanation of facts or conditions that affect you, for example your identity document has been stolen and you have requested that TransUnion note it on your credit Report.

***** No Consumer RemarksTo Display *****

SECTION C

TOTAL ACCOUNT HISTORY/PAYMENT PROFILE

A summary of your accounts including the date the account was opened, the credit limit, the payment terms, the outstanding balance on the account as well as a 24 month depiction of how you pay your accounts.

At a glance summary of your payment history colour status codes.



Account up to date

Account Days in Arrears

A	End Of Data Submission, Sold to Third Party	I	Facility Revoked	R	End of Data submission, Balances still outstanding
B	Final Closure	J	Repossession	S	Policy Surrendered
C	Closed	K	Paid Out Deceased Claim	T	Early Settlement
E	Terms Extended	L	Handed Over	V	Cooling off Settlement
F	Lapsed Policy	M	Paid Out Disability	W	Written Off
G	Policy Cancelled by Consumer	NU	Not Updated	Z	Deceased
H	Policy Cancelled by Supplier	P	Paid Up		

NIMBLE

Account Type:	Open - Services	Opening Balance:	0.00
Date Opened:	2017/06/03	Current Balance:	0.00
Account Number:	239442887	Instalments:	0
Account Ownership:	Other	Repayment Frequency:	Monthly
Industry:	Telecoms	Type of payment:	Other

Two Year Payment History



ABSA CREDIT CARD


Account Type:	Credit Card	Opening Balance:	200.00
Date Opened:	2013/03/28	Current Balance:	0.00
Account Number:	4038226102579000	Instalments:	0
Account Ownership:	Other	Repayment Frequency:	Monthly
Industry:	Credit and Garage Card	Type of payment:	Other

Two Year Payment History



YOUR ACCOUNT HISTORY/PAYMENT PROFILE CODES GUIDE

OK Your account payment is up to date

 The number of consecutive days that you have failed to make payment on your account

A	End of Data Submission, Sold to Third Party
B	Final closure
C	Your account has been paid in full and is closed
E	Your repayment terms have been extended by the credit/service provider
F	Your insurance policy has lapsed due to non-payment
G	You have cancelled your insurance policy
H	The insurance company has cancelled your policy
I	Your credit card has been revoked or cancelled by the credit/service provider
J	Your goods have been repossessed
K	A death claim has been paid to you as a principal/main beneficiary of a policy
L	Your account has been handed over to an attorney or collection agency for recovery
M	You have received a disability payout as the principal/main policy holder (Long Term Insurance only)
P	Your revolving account has been paid in full and can become active again
R	End of Data submission, Balances still outstanding
S	Your policy has been cancelled and your premium has been paid out
T	You have settled your loan early for account types such as Instalment Account, Personal Loan Account, Home Loan Account, Building Loan Account, Student Loan Account, Unsecured Credit Transaction Account
V	Your loan has been settled within the 5 day cooling off period
W	Your account has been written off due to non-payment
Z	TransUnion has received a notification from the credit/service provider that you are deceased
NU	Not updated

DEFERRED PAYMENT GUIDE

Quarterly:	You are required to pay your instalment every three months
Bi-Annual:	You are required to pay your instalment every six months
Annual:	You are required to pay your instalment annually

ACCOUNT OWNERSHIP TYPES GUIDE

This field indicates the manner in which an account is owned by you. There are three ways in which you can own an account.

Sole Proprietor:	If you are a Sole Proprietor you do business in your own name and you are the sole owner of the business. You personally are responsible for all the debts of the business. As a Sole Proprietor you may do business with a trade name other than your legal name
Joint Loan:	A Joint Loan or Joint Bond is when the full value of your home loan is registered with yourself and one or more other individuals. The Payment History information is reflected against all the participants of the Joint Loan and not just the individual/s who are making payment
Other:	If an ownership type is not supplied for either a Sole Proprietor or a Joint Loan then the Ownership Type defaults to "Other"

PROCESS TO DISPUTE INFORMATION OR LOG A QUERY ON YOUR CREDIT REPORT

If you do not recognise information on your credit report or believe an item may be inaccurate, you may log a dispute or query with TransUnion. You may do this by visiting our website or contacting our Call Centre.

Note: To log a dispute or query information contained in your credit report, you need a credit report that is less than 3 months old.

What is a Dispute?: A challenge to the accuracy (correctness) of information appearing on your credit report such as a default/judgment listing or inaccurate account history information.

What is a Query?: A request to amend the content of information on your credit report such as personal information updates, including your phone number, rescissions, identity queries and enquiries done on your credit report. It is not a challenge to the accuracy of information on your credit report.

How to log a dispute or query via our website:

- Log onto www.mytransunion.co.za.
- Select the Challenge Report link at the top of the page and select the Challenge Process tab.
- Complete the Challenge Form and submit.
- TransUnion call centre agent will contact you within 48 hours supplying you with a TransUnion reference number.
- Once you have a TransUnion reference number, submit all supporting documentation around your challenge, a copy of your identity document and proof of address to TransUnion on Fax: 011 388 4193 (please include your TransUnion reference number on all documents).
- Allow 20 days for TransUnion to resolve your dispute or query.
- If you are dissatisfied with the outcome, please contact the Credit Ombud on 0861 662 837 or at www.creditombud.org.za for further assistance.

How to log a dispute or query via our Call Centre:

- Our Call Centre number is 0861 482 482 and please choose option 2.
- The agent will run through the process with you and will confirm the information required to submit your dispute or query.
- You will be supplied with a TransUnion reference number.
- Allow 20 days for TransUnion to resolve your dispute or query.
- If you are dissatisfied with the outcome, please contact the Credit Information Ombud on 0861 662 837 or at www.creditombud.org.za for further assistance.

To find out more, visit www.transunion.co.za

