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SEARCH CRITERIA

Search Date	2010/01/21 11:42:26	Name	JOHN
Surname	SMITH	ID Number	2210215999086
Reference	ABC123		
Report Print Date	2023/02/02 11:17		

REPORT SUMMARY

Number of Addresses	2	Number of Collections	0
Number of Adverse Accounts	0	Number of Employers	2
Number of Definite Matches	1	Number of Judgments	1
Number of Notices	1	Number of Enquiries	2
Number of Defaults	0	Number of Contact Numbers	2
Number of CPA Accounts	1	Number of NLR Accounts	0

DEFINITE MATCHES

JOHN SMITH		Index 1 of 1	
Name	JOHN	Surname	SMITH
ID Number	2210215999086	ID Status	VERIFIED
Country	SOUTH AFRICA	Deceased Date	-

ACTIVITIES

Enquiries	2	Collections	0
Judgments	1	Notices	1

DISCLAIMER

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AVERAGE RISK

600

Very High
500-594

High
595-610

Average
611-628

Low
629-659

Minimum
660-750

Insufficient
?



The reasons below indicate the information that has the most negative influence on your score:

TM10-Default Event within Last 12 Months
 TM35-High Ratio of Balance to Limit/Opening Balance on Selected Accounts
 TM20-Ratio of Accounts with Good Payment History to All Accounts is Low

RISK WARNINGS

Reason	CONSUMER ON TRACE
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STATISTICS

Judgments Last 12 Months	1	Judgments Last 24 Months	0
Judgments Last 36 Months	0	Notices Last 12 Months	1
Notices Last 24 Months	0	Notices Last 36 Months	0
Adverse Information Last 12 Months	0	Adverse Information Last 24 Months	0
Adverse Information Last 36 Months	0	Total Adverse Information	0

ADVERSE INFORMATION

No adverse information to display

JUDGMENTS (1)

JUDGMENT				1 of 1
Case Number	1235/2011	Amount (R)	1000	
Judgment Type	MON	Reason	MON	
Date Issued	2022/05/01	Attorney Name	JOHN COMMERCE	
Court Type	MAGISTRATES	Plaintiff	STANDARD BANK	
Court Name	CT			

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NOTICES (1)			
NOTICE			1 of 1
Case Number	1234/2010	Amount (R)	50000
Notice Type	ADMIN ORDER	Reason	Reason 1
Date Issued	2010/01/12	Attorney Name	PETER PIPER
Court Type	MAGISTRATES	Plaintiff	-
Court Name	CT		

COLLECTIONS	
No collections to display	

DEBT RESTRUCTURING	
No debt restructuring to display	

DEFAULTS	
No defaults to display	

ADDRESSES			
Type	Date Created	Address	Postal Code
RESIDENTIAL	2013/05/18	18 2ND AVENUE PINELANDSCAPE TOWN	8000
POSTAL	2013/06/18	PO BOX 1234 PINELANDSCAPE TOWN	8000

EMPLOYERS		
Employer Name	Occupation	Employed Date
BUSINESS CONNEXION	CONSULTANT	2000/11/15
CREDEKTEM	OPERATOR	2008/01/28

CONTACT NUMBERS		
Number Type	Contact Number	Date Created
WORK	0115659800	2008/11/15
WORK	0319656005	2008/10/05

TRACE DETAILS				
Reference Number	Data Provider	Contact Person	Contact Number	Trace Date
785429 J5Z	EXPERIAN	EXPERIAN	0217845216	15/04/2020

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PREVIOUS ENQUIRIES			
Enquiry Date	Contact Person	Service Provider	Contact Number
2010/10/10	M WAHLBERG	WINCREDIT	0219856000
2010/11/11	B PITT	WINCREDIT	0219800000

ACCOUNTS SUMMARY					
Worst Months Arrears (Last 36 months) (R)	Balance Exposure (R)	Monthly Installment (R)	Cumulative Arrears (R)	Active Accounts	Closed Accounts
2	2000	1500	500	1	0

CPA SUMMARY						
Highest Judgment Amount (R)	Worst Months Arrears (Last 36 months) (R)	Balance Exposure (R)	Monthly Installment (R)	Cumulative Arrears (R)	Active Accounts	Closed Accounts
750	2	2000	1500	500	1	0

Past 12 Months			
Enquiries by Client	1	Positive Loans	0
Enquiries by Other	1	Highest Months in Arrears	2

Past 24 Months			
Enquiries by Client	0	Positive Loans	0
Enquiries by Other	0	Highest Months in Arrears	0

Past 36 Months			
Enquiries by Client	0	Positive Loans	0
Enquiries by Other	0	Highest Months in Arrears	0

Accounts			
Adverse Accounts	0	Installment Accounts	1
Revolving Accounts	0	Open Accounts	1

CPA ACCOUNTS (1)			
CREDEX			1 of 1
Supplier ID	130	Number of Installments (Terms)	0
Branch Code	-	Account Number	12854275402103695412
Subscriber Account Number	-	Payment History Status	-----?--
Months in Arrears	6	Payment History	666666666677788888888888

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Account Open Date	2013-02-28	Deferred Payment Date	-
Last Payment Date	2021-10-05	Date of Last Update	2021-10-05
Opening Balance (R)	7000	Overdue Balance (R)	6000
Current Balance (R)	13522	Installment Amount (R)	1500
Status Date	-	Status	OPEN/CURRENT
Account Type	Revolving Credit Account	Loan Reason	-
Ownership Type	OTHER	No Joint Loan Participants	0
Account Sold to Third Party	-	Third Party Name	-
Payment Type	OTHER	Repayment Frequency	MONTHLY

NLR ACCOUNTS

No account information to display

MORE INFORMATION ON DISPUTES

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For more information, go to <http://www.windeed.co.za/credit-disputes/>. If you require further assistance, contact the WinDeed Support Team at 0861 946 333.

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