

Please complete and email this form to windeed.support@lexisnexis.co.za

CUSTOMER INFORMATION

Legal Entity / Individual Name	
Registration / ID Number	
Nature of Business	
Physical Address	
Switchboard Number	
Company Website URL	
Company Email Address	

A) PURPOSE OF CREDIT REPORTS

IMPORTANT INFORMATION:

Credit reports may only be requested for the Prescribed Purposes as listed below in terms of the National Credit Act No. 34 of 2005 (www.windeed.co.za/support/wincredit-prescribed-purposes).

Please indicate the one main purpose for which you require access to credit reports, which must be consistent with the nature of the business. **(Tick only one below)**

- ☐ For **setting a limit in respect of the supply of goods, services or utilities** provided that the consent of the consumer has been obtained prior to the report being requested; includes property rentals/leasing.
- ☐ **Tracing** which is allowed for the following reasons only; tracing a consumer by a credit provider in respect of a credit agreement, fraud detection, fraud prevention, disbursement of unclaimed funds and tracing by other Legislation (e.g.COVID tracing/tracking)
NB: Access to tracing/contact information from a Credit Bureau for marketing purposes is not allowed and is deemed illegal.
- ☐ **Fraud detection and fraud prevention** services;
- ☐ **Investigation into fraud, corruption or theft** , provided that the South African Police Service or any other statutory enforcement agency conducts such an investigation;
- ☐ **Considering a candidate for employment** in a position that requires trust and honesty and entails the handling of cash or finances, provided that the **consent** of the consumer has been obtained prior to the report being requested;
- ☐ **Debt Counselling** - for use by registered Debt Counsellors to determine the credit bureau status of a consumer;
- ☐ **Affordability assessment by a credit provider** - In terms of Regulation 23A of the NCA, no credit provider may grant credit to a consumer before performing an affordability assessment. This assessment is mandatory prior to the credit provider granting credit to the consumer.
- ☐ **Financial means assessment** - This is also known as "financial wellness assessment", which is used by companies assisting the consumers to understand their financial status by working through their credit reports with them. These companies request the consumer's credit report on the consumer's behalf and instruction, requiring the consumer's consent.
- ☐ When assessing an **application for insurance**, provided that the **consent** of the consumer has been obtained prior to the report being requested;
- ☐ For obtaining consumer **information to distribute unclaimed funds**, including pension funds and insurance claims;
- ☐ **Pre-screening by credit providers** - Allows for credit providers to pre-screen their marketing list in order to determine which consumers they can safely market their credit products to.
- ☐ **Credit Risk management** to be used only by credit providers for assessing existing customers.
- ☐ **Credit Limit management** to be used only by credit providers for assessing existing customer for the purpose of increasing or decreasing credit limit with consent.

LexisNexis Risk Management (Pty) Ltd is a registered credit bureau (NCRCB26).



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NCA REQUIREMENTS

Due to the National Credit Act, the Credit Bureaus require additional steps and documentation to verify the identity of our customers. Please note the minimum following requirements for WinCredit access.

For an Individual:

- Completed WinCredit form
- **Certified** Copy of ID
- Copy of utility bill or other approval documentation that validates street address (less than 3 months old).
- Copy of individual bank statement or cancelled cheque reflecting the name of the individual as the account holder (less than 3 months old).
- Some individuals require additional documentation/certification (a Lexis WinDeed administrator will advise when necessary)

For a Company:

- Completed WinCredit application (attached, including registered name and registration number of company).
- Copy of company bank statement or cancelled cheque reflecting the name of the company as the account holder (less than 3 months old).
- Copy of utility bill or other approved documentation that validates street address (less than 3 months old).
- Some companies require additional documentation / certification (a Lexis WinDeed administrator will advise when necessary)

Copy/paste the following text on your official company letterhead which must be signed by a Director/Member/Partner/Trustee or other suitable person:

_____ [primary user name] is hereby authorised to register for the WinCredit credit checking facility on behalf of _____ [legal entity] which hereby agrees to abide by the terms and conditions of that service as contained in the Lexis WinDeed software.

Signed at _____ [place] on _____ [date].

Name (please print)

Signature

WINCREDIT USER

Please list the required WinCredit users at your organisation. If you operate more than one branch and require separate invoices, complete a separate WinCredit Registration form for EACH BRANCH.

NB: Please note that your legal entity is responsible for the actions of those users that you allow to have access to WinCredit services.

User First Name	User Surname	User Email	User Contact Number
E.g. JOHN	SMITH	johns@example.co.za	072 444 5678
Primary User			
Additional Users			

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B) PAYMENT PROFILE INFORMATION

Access to Payment Profile data or data derived from Payment Profile data is governed through the NCR Guideline for Submission of Credit Information – Regulation 19(13). SACRRA membership (SA Credit & Risk Reporting Association) is required.

Provide your SRN (SACRRA Registration Number) if you require access.	
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Guidelines to apply with SACRRA:

<https://www.sacrra.org.za/member-types-and-fees>

- Credit and data providers that require to access payment profile information, must also submit payment profile to the primary bureaus via the Data Transmission Hub.
- All providers currently not submitting payment profile data must undergo an assessment by SACRRA and follow the onboarding process, where required.
- SACRRA membership is not required to partake in data sharing in all cases.
- Consumer credit information may only be accessed for a permitted or prescribed purpose, or as consented to by the consumer to whom the information relates.

TERMS AND CONDITIONS

The legal entity/individual hereby agrees to abide by the WinCredit End User Licence Agreement (EULA) as displayed within the WinDeed software and at www.windeed.co.za as amended from time to time. This includes, but is not limited to:

- Only requesting a credit report for a purpose as authorised by the National Credit Act (the "Act") and/or the National Credit Act Regulations (the "Regulations");
- Obtaining the consent from each customer before requesting the credit report (if required by the Act or the Regulations); and undertaking not to engage in credit repair;
- Acknowledging that WinCredit is hereby entitled to perform a credit search on you or the legal entity you represent;
- Acknowledging that WinCredit can audit you to ensure that you only request credit reports for the purposes as authorised by the Act and Regulations.
- Effective 12 August 2021, all WinCredit search results will be removed after 72 hours of the search.

SIGNED BY

Duly authorised (Please print name)	
Signature	
Date	

NB:

- Applications that are not complete and approved within 30 days of the initial submission will be considered null and void.
- WinCredit approval requires additional processing time due to strict credit bureau requirements (**a minimum of 3-5 working days** from the time all the correct documentation is received).

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