

Consumer Credit Report

Requested: 01 Jan 0001 00:00 | User Ref: Sample report data | Marisit Ref: 1264



012 542 7614 | support@marisit.co.za | marisit.co.za

Personal Details Summary

Consumer personal information.

This section displays the personal information for the consumer. Included here is ID or Passport, Name, Gender, Marital Status, Current Contact, Address and Employment info.

Reference No.	C62507196-139156480	External Reference No.	test
ID No.	6002100560184	Passport or 2nd ID No.	N/A
Surname	COMMERCE	Residential Address	19 VON BRANDIS STREET HAMBERG ROODEPOORT 1724
First Name	EVA	Postal Address	30 MERIDIANDR DURBAN DURBAN
Second Name	N/A	Telephone No. (H)	0244894008
Title	Miss	Telephone No. (W)	0244894008
Gender	Female	Cellular/Mobile	0945771349
Date of Birth	10 February 1960	Email Address	N/A
Marital Status	Unknown	Current Employer	N/A

AKA Names

Alternative names linked to this consumer.

First Name	Second Name	Surname	Home Affairs Name	Last Updated
John	Edward	Doe	John Edward Doe	2026-01-10
Johnny	Ed	Doe-Smith	John Edward Doe	2022-05-15

XDS Presage Score

The XDS Presage score is a generic scorecard which indicates the credit risk associated with a consumer by taking into consideration the consumer's historical credit profile and payment behaviour. The higher the score, the lower the associated risk of future payment delinquency or default.

Unique Identifier	Score Date	Final Score	Exception Code	Risk Category	Classification	Description	Reason Code 1	Reason Code 2	Reason Code 3
1100912	Friday, 10 April 2026	685.00	0	Low Risk	B		Recent high utilization on revolving accounts	Length of credit history is satisfactory	No adverse legal listings found

Debt Summary

This section displays a summary of all the consumer's current debt obligations, legal enforcement action taken, Court Notices, enquiries done on this consumer by credit providers and debt counselling information.

Description	NLR	CPA	Total
Total No. of Active Accounts	4	6	10
Total No. of Active Accounts in Good Standing	3	4	7
Total No. of Delinquent Accounts	1	2	3
Total No. of Paid Up or Closed Accounts (last 24 months)	5	10	15
Total Monthly Installment	R 4 000.00	R 8 500.00	R 12 500.00
Total Outstanding Debt	R 150 000.00	R 300 000.00	R 450 000.00
Total Arrear Amount	R 3 500.00	R 6 000.00	R 9 500.00
Highest Months in Arrears (Last 24 months)	02	03	03
Total Adverse Amount (Write offs/Repossessions)	R 26 000.50	R 40 000.00	R 66 000.50
Total Enquiries Done in the last 90 days by Subscriber	1	1	2

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Description	NLR	CPA	Total
Total Enquiries Done in the last 90 days by Other Subscriber	2	3	5
Total No. of Accounts opened within the last 45 days	0	1	1

Description	Total	Amount	Most Recent Date
Public Domain - Adverse /Defaults	3	R 66 000.50	2026-01-10
XDS Default Listing	3	R 8 500.00	2026-01-10
Judgements	1	R 45 000.50	2024-08-20
Court Notices (Admin Orders/Sequestrations/Rehabilitation Orders)	2	R 12 500.00	2025-11-15
Enquiries (last 24 months)	24		2026-04-01
Debt Review Status	Not Under Debt Review		
Highest Delinquent Rating CPA	Rating 3		
Dispute Information	No active disputes on file		

Credit Account Status Summary

This section displays a summary of the consumer's accounts and whether they are in good or bad standing. The summary includes retail accounts, financing, bonds and more.

AccountDescription	Good	Bad
Total no. of Active Retail Accounts	4	2
Total no. of Active Credit Card Accounts	1	1
Total no. of Active Furniture Store Accounts	0	1
Total no. of Active Insurance Accounts	1	0
Total no. of Active Personal Finance Accounts	0	1
Total no. of Active Bank Accounts	2	0
Total no. of Active Telecom Accounts	2	0
Total no. of Active Home Loan Accounts	1	0
Total no. of Active Motor Vehicle Finance Accounts	1	0
Total no. of Active Other Accounts	0	0

Payment Profile: Credit Account Status

This section includes 24 month payment behaviour of all credit agreements as reported by the Credit Grantors belonging to Credit Providers Association (CPA).

Date Account Opened	Company	Account No.	Open Balance / Credit Limit	Current Balance	Installment Amount	Arrears Amount	Type of Account	Current Status of Account	Last Paid Date	Deferred Payment Date
2020-05-15	Premier Bank	CARD-1111 2222	R 25 000.00	R 4 200.00	R 500.00	R 0.00	Credit Card	Active	2026-04-01	
2022-11-01	Fashion Retail	STORE-3333 4444	R 5 000.00	R 4 800.00	R 450.00	R 1 350.00	Store Card	Arrears - 3 Months	2026-01-15	
2023-01-20	Auto Loans SA	VAF-555566 66	R 450 000.00	R 310 000.00	R 8 500.00	R 0.00	Instalment Sale	Active	2026-03-31	
2021-06-10	Quick Cash	LOAN-7777 8888	R 20 000.00	R 22 000.00	R 1 200.00	R 8 000.00	Personal Loan	Handed Over	2025-08-20	
2019-01-01	Furniture Mart	FUR-999900 00	R 15 000.00	R 0.00	R 0.00	R 0.00	Term Loan	Paid Up and Closed	2022-01-01	
2015-03-12	Mortgage	HL-1212343	R 1 500	R 980	R 14 200.00	R 0.00	Mortgage	Active	2026-04-01	

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Central 4 000.00 550.75

CC	Credit Card	M T O D U L	Mortgage or Home Loan	PL	Personal Loan
IS	Instalment Sale Agreement		Overdraft Facility	SC	Store Card or Retail Account
MC	Mobile or Cellular Contract		Unsecured Loan		

Monthly Payment Behaviour as at 09-09-2026

Company	Apr 26	Mar 26	Feb 26	Jan 26	Dec 25	Nov 25	Oct 25	Sep 25	Aug 25	Jul 25	Jun 25	May 25	Apr 25	Mar 25	Feb 25	Jan 25	Dec 24	Nov 24	Oct 24	Sep 24	Aug 24	Jul 24	Jun 24	May 24
Gold Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Blue Chip Bank - Credit Card	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Quick-Style Fashion	2	1	0	0	1	2	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Definitions	Indicators
0	Current: The account is up to date and payments are received on time.
A	Adverse: The account has been handed over for collection or legal action.
P	Paid Up: The account has been fully settled and the facility is closed.
DR01	Debt Review: The consumer is currently under a debt restructuring plan.
L	Legal: A summons has been issued or a judgment has been granted.

Payment Profile: National Loans Register – NLR

This section includes 24 month payment behaviour of all credit agreements as reported by Micro Lenders as part of the National Loans Register (NLR).

Date Account Opened	Company	Account No.	Open Balance / Credit Limit	Current Balance	Installment Amount	Arrears Amount	Type of Account	Current Status of Account	Last Paid Date
2019-05-15	First National Bank	400011*****8801	R 50 000.00	R 12 500.00	R 1 500.00	R 0.00	Credit Card	Current	2026-04-01
2022-11-20	Truworths	TRW-9928374	R 5 000.00	R 4 800.00	R 450.00	R 900.00	Retail Store Account	Arrears	2026-02-15
2020-01-10	Vodacom	082***9901	R 0.00	R 0.00	R 0.00	R 0.00	Contract	Paid Up and Closed	2025-12-01

CC	Credit Card	M T O D U L	Mortgage or Home Loan	PL	Personal Loan
IS	Instalment Sale Agreement		Overdraft Facility	SC	Store Card or Retail Account
MC	Mobile or Cellular Contract		Unsecured Loan		

Monthly Payment Behaviour as at 09-09-2026

Company	Mar 26	Feb 26	Jan 26	Dec 25	Nov 25	Oct 25	Sep 25	Aug 25	Jul 25	Jun 25	May 25	Apr 25	Mar 25	Feb 25	Jan 25	Dec 24	Nov 24	Oct 24	Sep 24	Aug 24	Jul 24	Jun 24	May 24	Apr 24
Gold Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Blue Chip Bank - Credit Card	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Quick-Style Fashion	2	1	0	0	1	2	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Definitions	Indicators
UNS	Unsecured Loan

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Potential Fraud Indicators

Identity verification and fraud database checks.

This section displays information verified by Home Affairs.

ID No. Verified Status At Home Affairs	No
ID No. Deceased Status At Home Affairs	Unknown
Home Affairs Deceased Date	N/A
ID No. Found on Fraud Database	No
ID No. Found on Employer Fraud Database	N/A
ID No. Found on Protective Register	N/A

Public Domain Records

This section displays all details of Court Notices, Judgements, Legal enforcement action taken by credit providers and debt review status.

Adverse/Defaults

Subscriber	Account No.	Action Date	Amount	Account Status	Comment
Fast Loans Pty	978456	15 October 2025	R 4 500.00	Default	Non-payment default listed

XDS Default Listing

Company	Account No.	Date Loaded	Amount	Status Date	Status	Comments
Urban Fashion Retailers	ACC-776655	20 January 2026	R 2 450.75	15 January 2026	Defaulted	Account handed over for collection
QuickCash Micro-Loans	LN-00112233	10 August 2025	R 12 800.00	05 August 2025	Written Off	Bad debt written off

Judgements

Case No.	Issue Date	Judgement Type	Amount	Plaintiff	Reason	Court	Attorney	Phone No	Comment
J-2024-8855	20 August 2024	Default Judgment	R 45 000.50	Global Financial Services		Magistrates Court Johannesburg	Barker and Associates Attorneys	0114445555	Judgment granted for outstanding personal loan balance plus interest
HC-22990-2025	12 November 2025	Summary Judgment	R 12 500.00	Premium Retail Group		High Court Pretoria	Smit and Partners		Settlement plan in progress though judgment remains active on record

Court Notices

This section contains Admin Orders, Provisional Sequestration, Sequestration and Rehabilitation.

Administration Orders

Case No.	Case Filing Date	Judgement Type	Amount	Plaintiff	Court	Attorney	Phone No	Last Updated Date	Comment
ADM-12345-2024	12 May 2024	Administratio n Order	R 45 000.00	Credit Collectors Pty	Magistrates Court Pretoria	Smith and Associates	0123456789	10 February 2026	Debt restructuring approved by court

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Sequestrations and Provisional Sequestrations

Case No.	Case Filing Date	Judgement Type	Amount	Plaintiff	Court	Attorney	Phone No	Last Updated Date	Comment
B-2022-9901	10 March 2022	Compulsory Sequestration	R 850 000.00	Inland Bank Limited	High Court Western Cape	Green and Bloch Attorneys	0215551234	10 February 2026	Provisional order made final. Rehabilitation application pending.
						Insolvency Partners			Estate handed over to trustees for liquidation

Rehabilitation Orders

Case No.	Case Filing Date	Judgement Type	Amount	Plaintiff	Court	Attorney	Phone No	Last Updated Date	Comment
B-2022-9901 /R	05 March 2026	Rehabilitation Order	R 0.00	Inland Bank Limited	High Court Western Cape	Green and Bloch Attorneys	0215551234	10 April 2026	Rehabilitation granted. Consumer status restored to solvent.
					High Court of South Africa	Legal Rehab Specialists			Consumer has met all legal requirements for rehabilitation

Debt Review Status

Debt Review Status.	Under Debt Review
Debt Review Date	N/A
Debt Counsellor Registration No.	N/A
Debt Counsellor Name	Debt Rescue LLC
Debt Counsellor Surname.	N/A
Debt Counsellor Contact No.	N/A

XDS Payment Notifications

This section displays default payment alerts loaded for early and late stage collections for non performing accounts.

Subscriber	Account No.	Date Listed	Amount	Account Status	Comments
Fast-Track Retailers	998822334455	01 March 2026	R 1 500.00	Paid in Full	Payment arrangement met - account in good standing
Blue Chip Finance	LN-44556677	15 December 2025	R 450.00	Arrangement	Partial payment received towards arrears

Consumer Information

This section supplies a list of current and previous addresses, contact and employment data.

Name History

Bureau Update	Surname	First Name	Second Name	Initial	Title	ID No	Other ID No	Birth Date
2026-01-10	Doe	John	Edward		Mr			

Address History

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First Reported Date	Bureau Update	Type	Address	Postal Code
2018-09-07	2018-09-07	Residential	19 VON BRANDIS STREET, HAMBERG, ROODEPOORT	1724
2018-02-20	2018-08-29	Residential	30, MERIDIANDR, DURBAN, 4001	4001
2018-02-20	2018-03-16	Residential	30, MERIDIAN DR, DURBAN, 4001	4001
2018-02-20	2018-08-29	Postal	30, MERIDIANDR, DURBAN, DURBAN	

Contact No. History

Bureau Update	Type	Telephone No
2018-03-16	Cellular	0945771349
2015-07-21	Cellular	0792800070
2015-07-21	Work	0244894008
2015-07-21	Home	0244894008

Email Address History

Bureau Update	Email Address
2026-02-15	john.edward.doe@workmail.co.za
2024-11-20	jdoe85@gmail.com
2020-05-15	old.alias.contact@webmail.com

Employment History

Bureau Update	Employer	Designation
2026-03-01	Corporate Services Proprietary Limited	Senior Operations Manager
2022-12-20	Global Manufacturing Solutions	Production Supervisor

Credit Enquiry History

This section includes a list of organisations or credit providers who have requested a Credit Report on this consumer.

Enquiry Date	Requested By	Type/Category of Credit Grantor	Contact Number	Enquiry Reason
2021-05-12	Maris IT (Trial)		0123456789	AffordabilityAssessment
2021-05-12	Maris IT (Trial)		0123456789	AffordabilityAssessment
2021-05-10	Lawdata_WS	Other	0123456789	Credit Application
2021-05-10	Maris IT (Trial)		0123456789	AffordabilityAssessment
2021-05-10	Maris IT (Trial)		0123456789	AffordabilityAssessment
2021-05-07	Maris IT (Trial)		0123456789	AccountLimitDetermination
2021-05-06	Maris IT (Trial)		0123456789	CreditAssessment
2021-04-20	Lawdata_WS	Other	0123456789	Credit Application
2021-04-20	Lawdata_WS	Other	0123456789	Credit Application
2021-04-16	Cell C Direct	Retail	0123456789	
2021-03-16	Maris IT (Trial)		0123456789	CreditAssessment
2021-03-05	Maris IT (Trial)		0123456789	CreditAssessment
2021-02-16	Maris IT (Trial)		0123456789	
2021-02-13	Maris IT (Trial)		0123456789	test
2021-02-13	Maris IT (Trial)		0123456789	
2021-02-13	Maris IT (Trial)		0123456789	
2021-01-27	Maris IT (Trial)		0123456789	CreditAssessment

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2021-01-27	Maris IT (Trial)		0123456789	CreditAssessment
2021-01-27	Maris IT (Trial)		0123456789	CreditAssessment
2021-01-27	Maris IT (Trial)		0123456789	CreditAssessment
2021-01-27	Maris IT (Trial)		0123456789	CreditAssessment
2021-01-26	Maris IT (Trial)		0123456789	CreditAssessment
2021-01-26	Maris IT (Trial)		0123456789	CreditAssessment
2021-01-26	Maris IT (Trial)		0123456789	CreditAssessment
2021-01-26	Maris IT (Trial)		0123456789	test
2021-01-20	Maris IT (Trial)		0123456789	CreditAssessment
2021-01-20	Maris IT (Trial)		0123456789	CreditAssessment
2021-01-19	Maris IT (Trial)		0123456789	CreditAssessment
2021-01-19	Maris IT (Trial)		0123456789	CreditAssessment
2021-01-19	Maris IT (Trial)		0123456789	CreditAssessment
2021-01-19	Maris IT (Trial)		0123456789	CreditAssessment
2021-01-19	Maris IT (Trial)		0123456789	CreditAssessment
2021-01-19	Maris IT (Trial)		0123456789	CreditAssessment
2020-12-02	Lawdata_WS	Other	0123456789	Credit Application
2020-12-02	Lawdata_WS	Other	0123456789	Credit Application
2020-11-19	Lawdata_WS	Other	0123456789	Credit Application
2020-11-19	Lawdata_WS	Other	0123456789	Credit Application
2020-11-19	Lawdata_WS	Other	0123456789	Credit Application
2020-11-18	Lawdata_WS	Other	0123456789	Credit Application
2020-11-18	Lawdata_WS	Other	0123456789	Credit Application
2020-11-18	Lawdata_WS	Other	0123456789	Credit Application
2020-11-05	Maris IT (Trial)		0123456789	test
2020-10-23	Lawdata_WS	Other	0123456789	Credit Application
2020-10-23	Lawdata_WS	Other	0123456789	Credit Application
2020-10-23	Lawdata_WS	Other	0123456789	Credit Application
2020-10-23	Lawdata_WS	Other	0123456789	Credit Application
2020-10-23	Lawdata_WS	Other	0123456789	Credit Application
2020-10-22	Lawdata_WS	Other	0123456789	Credit Application
2020-10-22	Lawdata_WS	Other	0123456789	Credit Application
2020-10-22	Lawdata_WS	Other	0123456789	Credit Application
2020-10-22	Lawdata_WS	Other	0123456789	Credit Application
2020-10-22	Lawdata_WS	Other	0123456789	Credit Application
2020-10-22	Lawdata_WS	Other	0123456789	Credit Application
2020-10-22	Lawdata_WS	Other	0123456789	Credit Application
2020-10-22	Lawdata_WS	Other	0123456789	Credit Application
2020-10-20	Lawdata_WS	Other	0123456789	Credit Application
2020-10-20	Lawdata_WS	Other	0123456789	Credit Application
2020-10-20	Lawdata_WS	Other	0123456789	Credit Application
2020-10-20	Lawdata_WS	Other	0123456789	Credit Application
2020-10-19	Lawdata_WS	Other	0123456789	Credit Application
2020-10-19	Maris IT (Trial)		0123456789	test
2020-10-12	Lawdata_WS	Other	0123456789	Credit Application
2020-10-12	Lawdata_WS	Other	0123456789	Credit Application
2020-10-12	Lawdata_WS	Other	0123456789	Credit Application

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2020-10-12	Lawdata_WS	Other	0123456789	Credit Application
2020-10-12	Lawdata_WS	Other		Credit Application
2020-10-12	Lawdata_WS	Other		Credit Application
2020-10-12	Lawdata_WS	Other		Credit Application
2020-10-09	Lawdata_WS	Other		Credit Application
2020-10-09	Lawdata_WS	Other		Credit Application
2020-10-09	Lawdata_WS	Other		Credit Application
2020-10-08	Lawdata_WS	Other		Credit Application
2020-10-08	Lawdata_WS	Other		Credit Application
2020-10-06	Lawdata_WS	Other		Fraud Detection and Fraud Prevention
2020-09-22	Lawdata_WS	Other		Credit Application
2020-09-21	Lawdata_WS	Other		Credit Application
2020-05-18	Octagon Business Solutions - Webservices	Other		
2020-05-15	Cell C Direct	Retail		
2020-05-15	Cell C Direct	Retail		
2020-05-15	Cell C Direct	Retail		
2020-05-15	Cell C Direct	Retail		
2020-05-15	Lawdata_WS	Other		Credit Application

Property Interests

This section displays a list of properties registered in the name of the consumer at the Deeds offices around SA.

Property Interest Record Number (T55821/2020)

Title Deed Number	T55821/2020	Erf/Site No.	1192
Deeds Office	Cape Town	Physical Address	88 Ocean View Drive, Sea Point, Cape Town
Property Type	Residential	Extent / Size	450 sqm
Purchase Date	14 August 2020	Purchase Price	R 4 250 000.00
Bond Number	N/A	Bond Holder	Absa Bank Ltd
Bond Amount	R 3 100 000.00		

Principal Links

This section displays a list of companies where the consumer is linked as a principal.

Principal Link Record Number (2011/044556/07)

Current Post	Managing Director	Date Of Inception	Tuesday, 15 March 2011
Company Name	Apex Logistics Pty Ltd	Company Reg No.	2011/044556/07
Company Address	Unit 4 Jet Park Industrial Estate, Boksburg	Company Postal Address	N/A
Company Phone No.	011 555 1234	Industry Category	Freight transport by road
Company Status	In Business	Principal Status	Active

Principal Link Record Number (2018/112233/07)

Current Post	Director	Date Of Inception	Tuesday, 20 November 2018
Company Name	Mokoena Property Holdings	Company Reg No.	2018/112233/07

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Company Address	12 Elephant Road, Waterkloof Ridge, Pretoria	Company Postal Address	N/A
Company Phone No.	011 555 9988	Industry Category	Real estate activities
Company Status	In Business	Principal Status	Active

Affordability

This section displays the consumer's predicted income and expense summary.

Predicted Income	R 25 000.00
Predicted Available Instalment	R 12 000.00
Total Commitments	R 8 500.00
Estimated Expenses	R 4 500.00
Total Predicted Expenses	R 13 000.00
Exclusion Reason	None - Qualified for assessment

Credit Activeness

This section displays account activity breakdown by recency.

Category	0-3 Months	3-6 Months	6-9 Months	12+ Months
Enquiries	5	2	1	10
Accounts	1	0	0	8
Adverse	0	1	0	2
Judgments	0	0	0	1

Industry Payments

This section displays payment behaviour by industry sector.

Industry	No. of Accounts	Paid 0-3 Months	Paid 3-6 Months	Paid 6-9 Months	Paid 12+ Months
Banking and Finance	4	4	4	3	4
Retail and Clothing	3	1	1	2	3
Telecommunications	2	2	2	2	2
Micro-Lending (NLR)	1	0	0	1	1

Police Information

This section displays the police clearance check result.

Result Found
No