

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

JANE SAMPLE

ID Number

6002100560184

Bureau Enquiry Date

21 APRIL 2026 12:54:58

Enquiry Reference

1000000001

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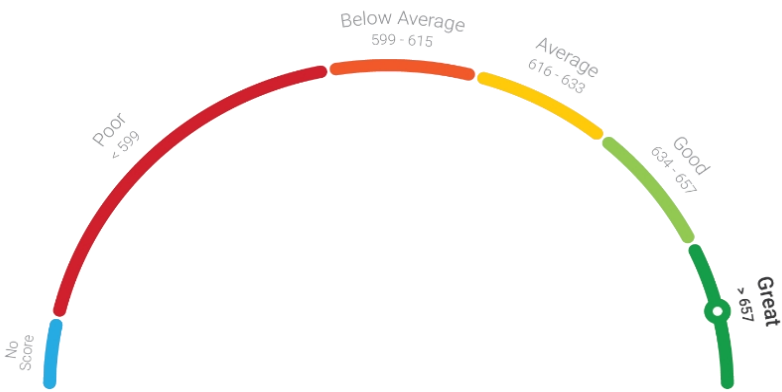
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Credit Score

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.

YOUR CREDIT SCORE IS

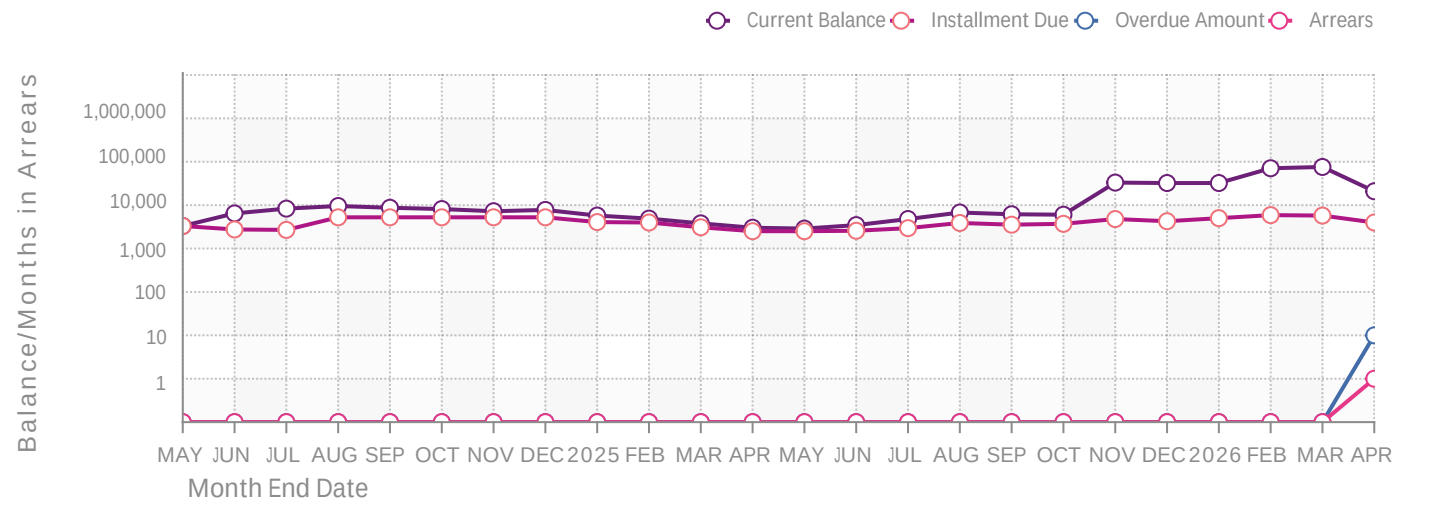
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- High Utilisation on All Accounts
- High Utilisation on Revolving Accounts
- High Overdue Balance levels on selected Accounts

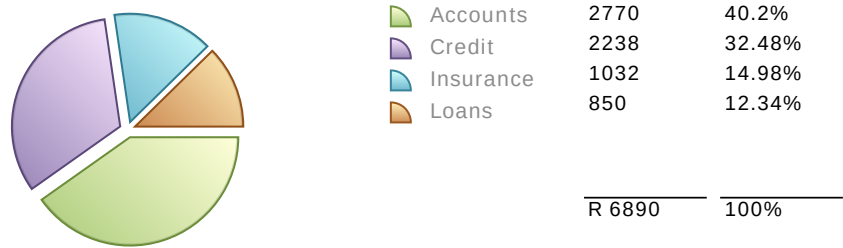
Payment behaviour

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.



Identity Information

This section displays your identification and personal information.

Name	Surname	Identity Number
JANE	SAMPLE	6002100560184 VERIFIED

Contact Information

This section displays your current and previous contact numbers.

Contact Number	Contact Type	Date Created
0820000001	CELL	2023-11-10
0820000002	CELL	2023-11-10
0820000003	CELL	2021-05-12

Address Information

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

Address	Postal Code	Type
1 SAMPLE STREET DEMO GLEN ESTATE SAMPLETOWN	0001	RESIDENTIAL
UNIT 31 DEMO COMPLEX TESTVILLE SAMPLETOWN	0001	RESIDENTIAL
31 DEMO COMPLEX TESTVILLE SAMPLETOWN	0001	POSTAL
2 SAMPLE STREET DEMO GARDENS SAMPLEPARK	0002	WORK
P.O. P O BOX 1000 SAMPLE PARK SAMPLETOWN	0003	POSTAL

Employment Information

This section displays information on your current and previous employment status.

Employer Name	Occupation	Active Date
SAMPLE NONPROFIT ONE		2026-03-31
PENSION		2026-04-08

Principal Information

This section shows whether you are or were a principal of an enterprise and the current status, for example your status as a director or an officer of the board of a company or a member of a close corporation.

Company Name		Company Registration No.		Member Type	
SAMPLE NONPROFIT ONE		2010/000001/08		DIRECTOR	
Registration Date		29-01-2010		Enterprise Type	
Enterprise Status		IN BUSINESS		NON PROFIT COMPANY NPC	
Member Size		UNKNOWN		Member Status	
Sic Code		OTHER BUSINESS ACTIVITIES		ACTIVE	
Member Status Date		29-01-2010		Member Contribution	
Business Start Date		29-01-2010		Appointment	
				Status Date	

**SAMPLE NONPROFIT B
ORGANISATION**

2024/000005/08

DIRECTOR

Registration Date	07-10-2024
Enterprise Status	IN BUSINESS
Member Size	UNKNOWN
Sic Code	
Member Status Date	07-10-2024
Business Start Date	07-10-2024

Enterprise Type	NON PROFIT COMPANY NPC
Member Status	ACTIVE
Member Contribution	UNKNOWN
Appointment Status Date	07-10-2024

SAMPLE TRADING CC

1998/000006/23

MEMBER

Registration Date	12-06-1998
Enterprise Status	DEREGISTRATION FINAL
Member Size	100
Sic Code	OTHER BUSINESS ACTIVITIES
Member Status Date	20-07-1998
Business Start Date	12-06-1998

Enterprise Type	CLOSE CORPORATION CC
Member Status	RESIGNED
Member Contribution	R100
Appointment Status Date	

**SAMPLE AND ASSOCIATES
BUSINESS SERVICES**

1995/000007/23

MEMBER

Registration Date	15-11-1995
Enterprise Status	DEREGISTRATION FINAL
Member Size	100
Sic Code	FINANCIAL INTERMEDIATION INSURANCE, REAL ESTATE AND BUSINESS SERVICES
Member Status Date	25-04-1996
Business Start Date	15-11-1995

Enterprise Type	CLOSE CORPORATION CC
Member Status	ACTIVE
Member Contribution	R100
Appointment Status Date	25-04-1996

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
21-04-2026 11:41	Mobile Provider A	0210000001
21-04-2026 11:27	Mobile Provider A	0210000001
12-03-2026 23:50	Bank A Credit Enquiry	0860000001
17-12-2025 00:26	Bank A Credit Enquiry	0860000001
24-11-2025 09:49	Bank B	0110000001
24-11-2025 09:48	Bank C FP	0110000002
24-11-2025 09:48	Bank D Limited	0000000000
20-11-2025 02:04	Bank A Credit Enquiry	0860000001

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

Account No.	20000000000000000002	No Joint Loan Participants	0
Account Open Date	2025-06-17	No. of Instalments(Terms)	0
Account Sold to Third Party		Opening Balance	R 30,000.00
Account Type	REVOLVING CREDIT ACCOUNT	Overdue Balance	R 0.00
Branch Code		Ownership Type	OTHER
Credit Provider	RETAILER B	Payment History	000000000000
Supplier ID	10002	Payment History Status	-----
Current Balance	R 18,059.00	Payment Type	OTHER
Date of Last Update	2026-04-08	Deferred Payment Date	
Monthly Instalment	R 1,247.00	Repayment Frequency	MONTHLY
Last Payment Date	2026-04-01	Account Status	OPEN/CURRENT
Loan Reason Code	OTHER	Status Date	
Months in Arrears	0	Sub Account No.	
Third Party Name			

-	-	-	-	-	-	-	-	-	-	-	-	-	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2025 JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2026 JAN	FEB	MAR	APR	

Account No. 20000003
Account Open Date 2026-01-06
Account Sold to Third Party
Account Type SHORT TERM INSURANCE
Branch Code
Credit Provider INSURER A
Supplier ID 10003
Current Balance R 436.00
Date of Last Update 2026-03-31
Monthly Instalment R 436.00
Last Payment Date 2026-03-31
Loan Reason Code
Months in Arrears 0
Third Party Name

No Joint Loan Participants 0
No. of Instalments(Terms) 0
Opening Balance R 0.00
Overdue Balance R 0.00
Ownership Type OTHER
Payment History 0?0
Payment History Status -?-
Payment Type OTHER
Deferred Payment Date
Repayment Frequency MONTHLY
Account Status OPEN/CURRENT
Status Date
Sub Account No.

-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	OK	-	OK	-
MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2025 JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2026 JAN	FEB	MAR	2026 APR

Account No. 20000004
Account Open Date 2024-07-01
Account Sold to Third Party
Account Type SHORT TERM INSURANCE
Branch Code
Credit Provider INSURER B
Supplier ID 10004
Current Balance R 187.00
Date of Last Update 2026-03-31
Monthly Instalment R 187.00
Last Payment Date 2026-01-30
Loan Reason Code
Months in Arrears 0
Third Party Name

No Joint Loan Participants 0
No. of Instalments(Terms) 0
Opening Balance R 0.00
Overdue Balance R 0.00
Ownership Type OTHER
Payment History 00000000000000000000?
Payment History Status -----?
Payment Type OTHER
Deferred Payment Date
Repayment Frequency MONTHLY
Account Status OPEN/CURRENT
Status Date
Sub Account No.

-	-	-	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	-	
MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2025 JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2026 JAN	FEB	MAR	2026 APR

Account No. 20000005
Account Open Date 2025-11-20
Account Sold to Third Party
Account Type PERSONAL CASH LOANS
Branch Code
Credit Provider BANK A PERSONAL TERM LOANS
Supplier ID 10005
Current Balance R 25,212.00
Date of Last Update 2026-03-31
Monthly Instalment R 850.00
Last Payment Date 2026-03-27
Loan Reason Code OTHER
Months in Arrears 0
Third Party Name

No Joint Loan Participants 0
No. of Instalments(Terms) 85
Opening Balance R 24,200.00
Overdue Balance R 0.00
Ownership Type OTHER
Payment History 00000
Payment History Status -----
Payment Type OTHER
Deferred Payment Date
Repayment Frequency MONTHLY
Account Status OPEN/CURRENT
Status Date
Sub Account No.

-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	OK	OK	OK	OK	OK	-	
MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2025 JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2026 JAN	FEB	MAR	2026 APR

Account No. 2000000000000006
Account Open Date 2025-12-18
Account Sold to Third Party
Account Type CREDIT CARD ACCOUNT
Branch Code
Credit Provider BANK A - CREDIT CARD
Supplier ID 10006
Current Balance R 33,044.00
Date of Last Update 2026-03-31
Monthly Instalment R 991.00
Last Payment Date 2026-02-28
Loan Reason Code
Months in Arrears 0
Third Party Name

No Joint Loan Participants 0
No. of Instalments(Terms) 0
Opening Balance R 36,000.00
Overdue Balance R 0.00
Ownership Type OTHER
Payment History 0000
Payment History Status --PP
Payment Type OTHER
Deferred Payment Date
Repayment Frequency MONTHLY
Account Status OPEN/CURRENT
Status Date
Sub Account No.

-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	OK	OK	OK	OK	-	
MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2025 JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2026 JAN	FEB	MAR	2026 APR

Account No. 20000007
Account Open Date 2023-11-10
Account Sold to Third Party
Account Type REVOLVING CREDIT ACCOUNT
Branch Code
Credit Provider RETAILER A
Supplier ID 10007
Current Balance R 0.00
Date of Last Update 2026-03-18
Monthly Instalment R 0.00
Last Payment Date 2026-03-02
Loan Reason Code
Months in Arrears 0
Third Party Name

No Joint Loan Participants 0
No. of Instalments(Terms) 0
Opening Balance R 10,000.00
Overdue Balance R 0.00
Ownership Type OTHER
Payment History 000000000000000000000000
Payment History Status P-PP-----
Payment Type OTHER
Deferred Payment Date
Repayment Frequency MONTHLY
Account Status PAID UP
Status Date 2026-03-02
Sub Account No.

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	-	
MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2025 JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2026 JAN	FEB	MAR	2026 APR

Account No. 20000008
Account Open Date 2025-01-27
Account Sold to Third Party
Account Type SHORT TERM INSURANCE
Branch Code
Credit Provider INSURER C
Supplier ID 10008
Current Balance R 409.00
Date of Last Update 2025-11-30
Monthly Instalment R 409.00
Last Payment Date 2025-11-27
Loan Reason Code
Months in Arrears 0
Third Party Name

No Joint Loan Participants 0
No. of Instalments(Terms) 0
Opening Balance R 0.00
Overdue Balance R 0.00
Ownership Type OTHER
Payment History 00000000000
Payment History Status -----
Payment Type OTHER
Deferred Payment Date
Repayment Frequency MONTHLY
Account Status OPEN/CURRENT
Status Date
Sub Account No.

-	-	-	-	-	-	-	-	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	-	-	-	-	-	
MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2025 JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2026 JAN	FEB	MAR	2026 APR

Account No. 20000009
Account Open Date 2008-06-21
Account Sold to Third Party
Account Type SERVICE RELATED WITHOUT LIMIT
Branch Code
Credit Provider MOBILE NETWORK B
Supplier ID 10009
Current Balance R 0.00
Date of Last Update 2024-02-12
Monthly Instalment R 0.00
Last Payment Date 2021-08-02
Loan Reason Code
Months in Arrears 0
Third Party Name

No Joint Loan Participants 0
No. of Instalments(Terms) 0
Opening Balance R 0.00
Overdue Balance R 0.00
Ownership Type OTHER
Payment History 000000000000000000000000
Payment History Status C-----
Payment Type OTHER
Deferred Payment Date
Repayment Frequency MONTHLY
Account Status ACCOUNT CLOSED
Status Date 2024-02-12
Sub Account No.

-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2025 JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2026 JAN	FEB	MAR	2026 APR

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