

Lifestyle Audit Report

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

Input

 This section displays the input parameters used to generate this report.

Id Number	60021012345678	First Name	John
Telephone	0241117788		

Identity Photo

 Photo from Home Affairs database.



Identity Verification Details

 ID verification information from Home Affairs.

Applicant ID Number	6002100560184	Applicant Name	EVA
Applicant Surname	COMMERCE	ID Number Blocked	False
ID Issued Date	20050209	ID Sequence Number	2
Smart ID Card Issued	False	On NPR	True
On HANIS	False	Marital Status	SINGLE
Date of Marriage	N/A	Deceased Status	False
Date of Death	N/A	Birthplace (Country)	SOUTH AFRICA
Birthplace (Country Code)	ZAF		

Personal Details Summary

 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	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		

Presage Score

 Consumer credit score information.

Unique Identifier	Score Date	Final Score	Exception Code
1100912	10 April 2026	685	0

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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
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 consumers 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

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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	Account No.	Open Balance / Credit Limit	Current Balance	Instalment Amount	Arrears Amount	Type of Account	Current Status of Account	Last Paid Date	Deferred Payment Date
15 May 2020	CARD-11112 222	R 25 000.00	R 4 200.00	R 500.00	R 0.00	Credit Card	Active	01 April 2026	
01 November 2022	STORE-3333 4444	R 5 000.00	R 4 800.00	R 450.00	R 1 350.00	Store Card	Arrears - 3 Months	15 January 2026	
20 January 2023	VAF-5555666 6	R 450 000.00	R 310 000.00	R 8 500.00	R 0.00	Instalment Sale	Active	31 March 2026	
10 June 2021	LOAN-77778 888	R 20 000.00	R 22 000.00	R 1 200.00	R 8 000.00	Personal Loan	Handed Over	20 August 2025	
01 January 2019	FUR-9999000 0	R 15 000.00	R 0.00	R 0.00	R 0.00	Term Loan	Paid Up and Closed	01 January 2022	
12 March 2015	HL-12123434	R 1 500 000.00	R 980 550.75	R 14 200.00	R 0.00	Mortgage	Active	01 April 2026	

CC	Credit Card	MT	Mortgage or Home Loan	PL	Personal Loan
IS	Instalment Sale Agreement	OD	Overdraft Facility	SC	Store Card or Retail Account
MC	Mobile or Cellular Contract	UL	Unsecured Loan		

Monthly Payment Behaviour as of 08-09-2026

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
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	1	0	0	1	2	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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	Account No.	Loan Amount	Current Balance	Instalment Amount	Arrears Amount	Type of Account	Current Status of Account	Last Paid Date
15 May 2019	400011*****8 801	R 50 000.00	R 12 500.00	R 1 500.00	R 0.00	Credit Card	Current	01 April 2026
20 November 2022	TRW-9928374	R 5 000.00	R 4 800.00	R 450.00	R 900.00	Retail Store Account	Arrears	15 February 2026
10 January 2020	082***9901	R 0.00	R 0.00	R 0.00	R 0.00	Contract	Paid Up and Closed	01 December 2025

CC	Credit Card	MT	Mortgage or Home Loan	PL	Personal Loan
IS	Instalment Sale Agreement	OD	Overdraft Facility	SC	Store Card or Retail Account
MC	Mobile or Cellular Contract	UL	Unsecured Loan		

Monthly Payment Behaviour as of 08-09-2026

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
2	1	0	0	1	0	0	A	A	1	2	3	2	1	0	0	0	0	0	-	0	0	0	0

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Potential Fraud Indicators

This section displays information verified by Home Affairs.

ID No. Verified Status At Home Affairs	No
ID No. Deceased Status At Home Affairs	Unknown
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

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

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	Administration Order	R 45 000.00	Credit Collectors Pty	Magistrates Court Pretoria	Smith and Associates	0123456789	10 February 2026	Debt restructuring approved by court

Sequestrations and Provisional Sequestrations

Case No.	Case Filing Date	Judgement Type	Amount	Plaintiff	Court	Attorney	Phone No	Last Updated Date	Comment
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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.
			R			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.
			R		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

Payment Notifications

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

Account No.	Date Listed	Amount	Account Status	Comments
998822334455	01 March 2026	R 1 500.00	Paid in Full	Payment arrangement met - account in good standing
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

First Reported Date	Bureau Update	Type	Line 1	Line 2	Line 3	Line 4	Postal Code
2018-09-07	2018-09-07	Residential	19 VON BRANDIS STREET	HAMBERG	ROODEPOORT		1724

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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

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	3100000.00		

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	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 Phone No.	011 555 1234
Industry Category	Freight transport by road	Principal Status	Active

Principal Link Record Number (2018/112233/07)

Current Post	Director	Date Of Inception	20 November 2018
Company Name	Mokoena Property Holdings	Company Reg No.	2018/112233/07
Company Address	12 Elephant Road, Waterkloof Ridge,	Company Phone No.	011 555 9988

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	Pretoria		
Industry Category	Real estate activities	Principal Status	Active

Income Predictor

Predicted income based on consumer data.

Predicted Income	R 2 600.00
Predicted Available Instalment	R
Total Commitments	R
Estimated Expenses	R
Total Predicted Expenses	R
Exclusion Reason	N/A

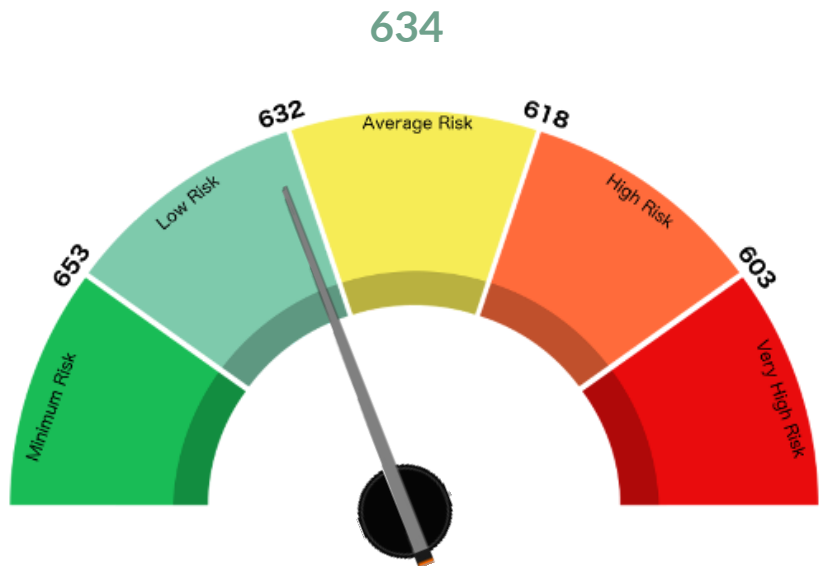
Score Result NLR

Credit score information and analysis.

NLR

Reasons

Code	Description
NA12	NA12-All accounts have limited performance history
NA52	NA52-No Revolving Accounts Held



**THE NEGATIVE REASON INDICATES THE INFORMATION THAT HAS THE MOST NEGATIVE INFLUENCE ON YOUR SCORE.*

Score Result CPA

Credit score information and analysis.

CPA

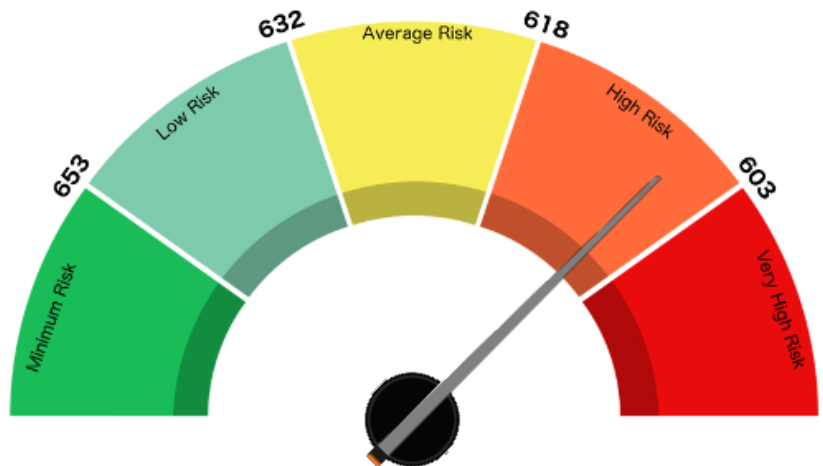
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Reasons

Code	Description
CA12	CA12-All accounts have limited performance history
CA13	CA13-Time CPA Accounts Have been Opened indicates High Risk
CA52	CA52-No Revolving Accounts Held



**THE NEGATIVE REASON INDICATES THE INFORMATION THAT HAS THE MOST NEGATIVE INFLUENCE ON YOUR SCORE.*

SAFPS Fraud Incident Details

Fraud incident information from SAFP database.

Subject Details

Subject Name	EVA	Subject Last Name	COMMERCE
Subject Birth Date	1960-03-28	Subject Gender	Female
Subject Title	Mrs		

Protective Registrations

Protective Registration 1

Incident Reference	PR00111111	Incident Category	N/A
Sub Category	N/A	Incident Reported Date	2020-12-20
Incident Log Date	2020-12-27	Degree of Fraud	N/A
Product Applied For	N/A	Savings	R
Loss	R	ID Type	Smart card
ID Number	6002100560184	ID Issue Date	N/A
Country of ID	South Africa	Contact Number	Personal: 0811111111
Address	35, Moon Avenue		
Details	Data Leak - BANK Contact Details - (test@africa) - (076 062 1111) or (0860111111) Eva Commerce - (eva@africa) - (011 330 2222) Bob Job- (bob@africa) - (0101001001) or (011111111) - BANK / SAFP Fraud - (086 055 1111)Eva Com - (eva@BANK.africa) - (011 111 2222)		

Subject Details

Subject Name	EVA	Subject Last Name	COMMERCE
Subject Birth Date	1960-10-23	Subject Gender	Female
Subject Title	Mrs		

Incidents

Incident 1

Incident Reference	SH00222222	Incident Category	False Identity
Sub Category	False name and ID Number	Incident Reported Date	2011-07-15

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Incident Log Date	2011-08-02	Degree of Fraud	High
Product Applied For	Personal Loan	Savings	R 0.00
Loss	R 1 321.00	ID Type	Barcode green book
ID Number	6002100560184	ID Issue Date	2005-03-10
Country of ID	South Africa	Contact Number	Work: 08111111111
Contact Number	Personal: 0822222222	Address	P601, Moon View, Universe, Johannesburg, Gauteng, 2000
Email Address	eva@example.com	Bank Account	MY Bank, Savings, 123123123
Employer	SECURITY SERVICES, Security Guard, 0111234567	Company Registered Name	Security Services (Pty) Ltd
Company Registration No	2005/012345/07	Police Case	CAS 123/2011, Sandton
Case Type / Status	Fraud (Open)	Officer / Report Date	Capt. Smith, 2011-08-05
Reason / Contact	Identity theft, 0111234567	Device	Mobile: Samsung Galaxy S21, IMEI: 352099001761481
Network / IP / Blacklisted	Vodacom, 192.168.1.100, Blacklisted: No	Online Detail	Social Media: eva_commerce (Active)
Crypto Detail	Bitcoin, Wallet:1A1zP1eP5QGefi2DMPTfTL5SLmv7DivfNa Amount: 0.5 (Flagged)		
Details	POSSIBLE LOST/STOLEN ID (REAL ID HOLDER CONFIRMED) SAVINGS ALREADY ISSUED IN 2005, NO ID SCANNED, AND OPENING BRANCH CAN NOT LOCATE DOCUMENTS. POSSIBLE FOREIGNER THAT USED ID TO GET EMPLOYMENT IN S.A.		