

MY PERSONAL CREDIT REPORT

NAME: CRAIG BARGHUS

ID NUMBER: 7408285107080

ENQUIRY DATE: 08 SEPTEMBER 2014

PREVIOUS ENQUIRY DATE: 08 SEPTEMBER 2014



**My CREDIT
CHECK**

Personal Credit Report Breakdown



This report is private and confidential.



COMPUSCAN
CONFIDENCE IN CREDIT



My Personal Credit Report

A. Your Personal Details - Contact Info



Please ensure that all information reflected on this credit report is accurate. In the event that you are not aware of any enquiries made on your credit profile as listed below it may be the result of identity theft. Please log a dispute with Compuscan by calling 021 888 6000 or emailing disputes@compuscan.co.za

IDENTIFICATION INFORMATION

This section displays all of your identification and personal information such as your name, ID number and contact details.

NAME	ID NUMBER	DATE OF BIRTH
CRAIG BARGHUS	7408285107080	28/08/1974

PREVIOUS ENQUIRIES

The list of previous enquiries shows which organisations have conducted an enquiry on you and have viewed your credit report.

ENQUIRY DATE	SUBSCRIBER	CONTACT	CONTACT NUMBER
08-09-2014 17:30	Maris IT 1	Marius du Plessis	(012) 542 7614
08-09-2014 15:48	GetBucks	The Manager	0878080120
08-09-2014 15:38	GetBucks	The Manager	0878080120
05-09-2014 17:03	PayProp Capital (PTY) Ltd	Support	087 820 7368
05-09-2014 16:40	GetBucks	The Manager	0878080120
05-09-2014 15:27	GetBucks	The Manager	0878080120
05-09-2014 15:14	GetBucks	The Manager	0878080120
02-09-2014 21:13	WinSearch	WinCredit user	(021) 658 9749
02-09-2014 10:08	Bruma Finance - Pretoria	Customer Care	0861 33 11 33
01-09-2014 09:17	Alexander Forbes Insurance Company	Theuns Prinsloo	(012) 452 7253
01-09-2014 09:15	Alexander Forbes Insurance Company	Theuns Prinsloo	(012) 452 7253
29-08-2014 15:01	Maris IT 1	Marius du Plessis	(012) 542 7614
27-08-2014 20:26	GetBucks	The Manager	0878080120
27-08-2014 14:49	Xcelerate Outsourcing (PTY) LTD	Kevin Beekum	(033) 342 2621
27-08-2014 14:25	Xcelerate Outsourcing (PTY) LTD	Kevin Beekum	(033) 342 2621

CONTACT INFORMATION

This section shows all your current and previous contact numbers.

CONTACT NUMBER TYPE	CONTACT NUMBER	DATE CREATED
WORK	0217979463	31-07-2014
CELL	0736433793	31-07-2014
CELL	0821234567	15-01-2014
HOME	02188886000	15-01-2014
HOME	0217055417	31-07-2014

ADDRESS INFORMATION

This section shows all your current and previous addresses.

ADDRESS TYPE	ADDRESS	POSTAL CODE	DATE CREATED
RESIDENTIAL	77 REDDY AVENUE	7941	31/08/2014
WORK	10	NONE	15/01/2014
RESIDENTIAL	MARS STREET	1234	16/10/2013
RESIDENTIAL	10 MARS STREET	1234	04/11/2013
RESIDENTIAL	COMPUSAN HOUSE	8794	15/01/2014

EMPLOYER INFORMATION

This section includes information on your current and previous employment.

EMPLOYER NAME	ACTIVE DATE
NOT DEFINED	11-02-2014
COMPUSCAN IT	15-01-2014
BUILDERS WAREHOUSE	29-01-2013
G4S	10-07-2012
H2O INTERNATIONAL SA	31-10-2011



My Personal Credit Report

A. Your Personal Details - Property/Company Info



PROPERTIES OWNED

This section indicates all the properties owned by you and gives both the property and bond information.

OWNERSHIP DETAILS

This section indicates the type of ownership and purchase information for the properties linked to your profile

BOND DETAILS

This section indicates all the bond and registration information for the properties linked to your profile

DIRECTORS INFORMATION

If you are a director of a company, details of your directorship will appear on your credit report.

COMPANY NAME	C K CATERING SERVICES	MEMBER TYPE	Member
COMPANY REG NUMBER	2009/040691/23	APPOINTMENT DATE	03-03-2009
REGISTRATION DATE	03-03-2009	MEMBER STATUS	Active
ENTERPRISE TYPE	Close Corporation (CC)	MEMBER STATUS DATE	
ENTERPRISE STATUS	AR FINAL DEREGISTRATION	MEMBER SIZE	100
STATUS DATE		MEMBER CONTRIBUTION	100
BUSINESS START DATE	03-03-2009	RESIGNATION DATE	
SIC CODE	OTHER SERVICE ACTIVITIES		





My Personal Credit Report

B. Your Portfolio



YOUR CREDIT SCORE

Your credit score is based on your full credit profile and is the score that credit providers use when deciding whether or not to extend credit to you. Please remember that the score will vary across credit bureaus

536



SCORE BANDS



Minimum Risk is between 668 and 710



Low Risk is between 642 and 667



Average Risk is between 622 and 641



High Risk is between 606 and 621



Very High Risk is between 480 and 605 - You are here.



Leave your accounts open, especially those with balances!

You might be tempted to close credit card accounts that have become delinquent, but wait. Before you close any account make sure it won't negatively affect your credit score. For example, closing a credit card with a balance can hurt your credit score if the lender also stops reporting your credit limit. It's very rare that closing a credit card will improve your credit score.



My CREDIT
CHECK



COMPUSCAN
CONFIDENCE IN CREDIT



My Personal Credit Report

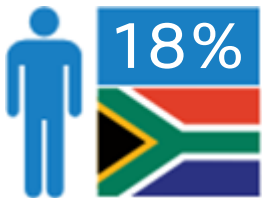
C. Perception in the Market



To ensure you do not take on more credit than you can afford check your credit report regularly to examine your existing financial commitments. Also create a monthly budget to determine your financial obligations and assist you to manage your repayments.

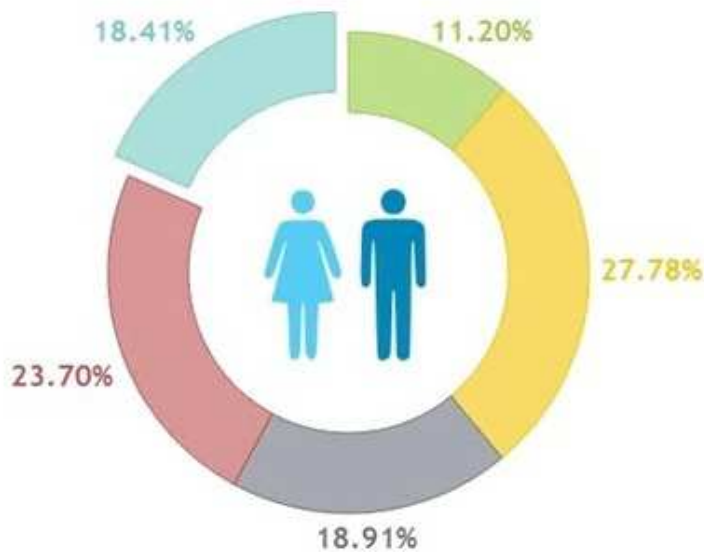
PERCEPTION IN THE MARKET

This section is an overview of how you are perceived in the credit market from credit providers who are likely to grant you credit.



Your CompuScore is 536. You are in the lowest scoring 18% of the South African population and considered very high risk.

CREDIT ACTIVE CONSUMERS SCORE OVERVIEW



YOUR CREDIT SCORE VS OTHER CREDIT ACTIVE CONSUMERS

MINIMAL TO LOW RISK CATEGORY

- Only 11.20% of the South African population have credit scores in this score band (668 to 710)
- Only 27.78% of the South African population have credit scores in this score band (642 to 667)

AVERAGE RISK CATEGORY

- Only 18.91% of the South African population have credit scores in this score band (622 to 641)

HIGH TO VERY HIGH RISK CATEGORY

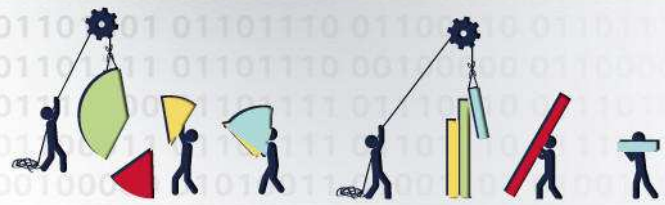
- Only 23.70% of the South African population have credit scores in this score band (606 to 621)
- Only 18.41% of the South African population have credit scores in this score band (480 to 605)

 You are in the **HIGH** to **VERY HIGH** risk category with a score falling between **(480 and 621)**



My Personal Credit Report

D. Accounts Data



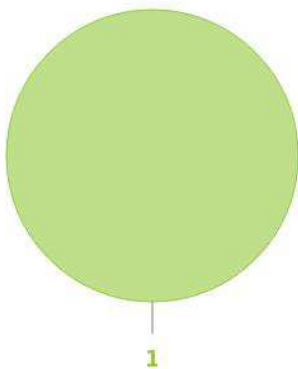
Be consistent with your credit repayments. Try to pay more than the owed amount on your repayments and stick to it. Doing this will increase your credit score.

CREDIT EXPOSURE

YOUR TOTAL CREDIT EXPOSURE

The pie chart below illustrates how your credit commitments are allocated across the various credit categories

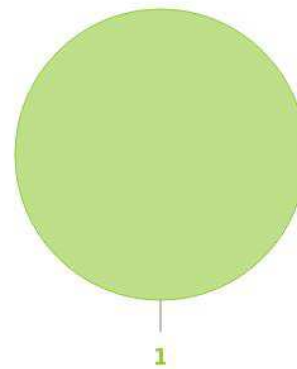
1 Micro Loans R 67 100.00



YOUR MONTHLY CREDIT EXPOSURE

The pie chart below illustrates how your monthly credit repayments are allocated across the various credit categories

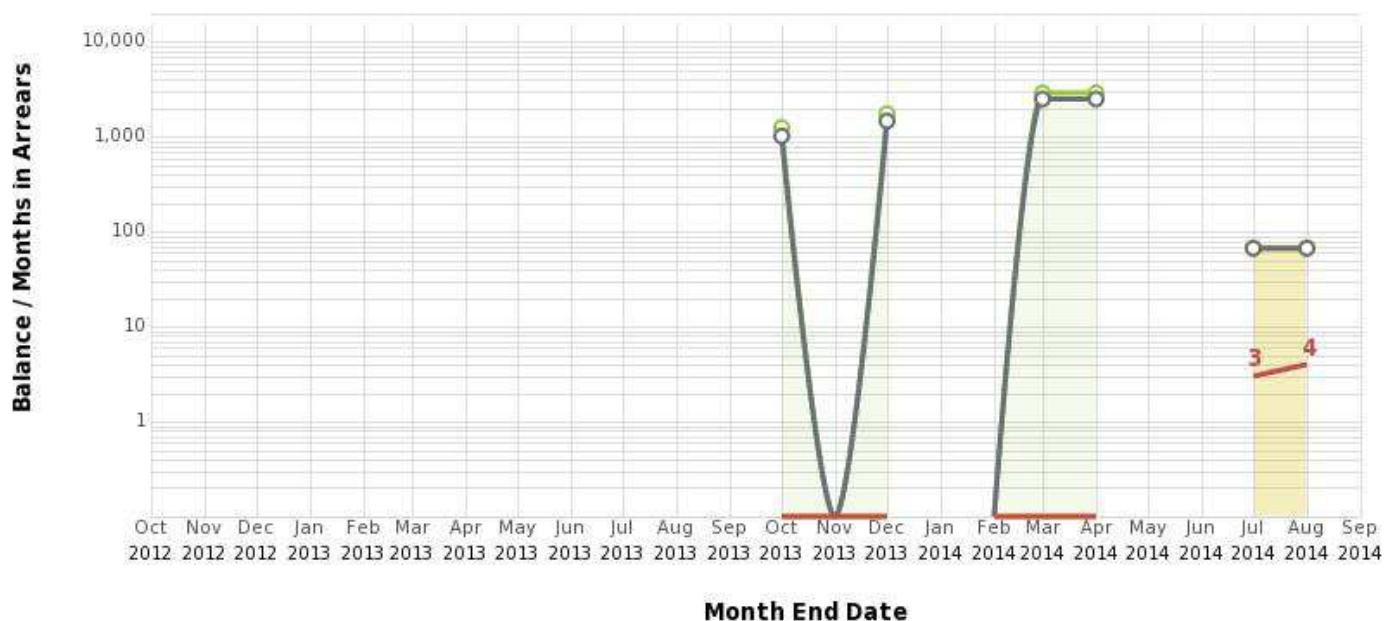
1 Micro Loans R 67 100.00%



PAYMENT BEHAVIOUR

This graph is a visual representation of your accounts and repayment behaviour over the past 24 months.

Current Balance Overdue Amount Instalment Due Months in Arrears





My Personal Credit Report

D. Accounts Data



NEGATIVE INFORMATION

This section shows any negative information on your credit record. This includes judgments, administration, sequestration, rehabilitation orders, debt review statuses; this is the result of any legal action by credit providers taken against you.

JUDGMENTS

This section indicates any judgment taken against you. If you do not repay your debt or fail to respond to reminder letters, a credit provider can apply for a judgment against you. The judgment is an order from a court of law (Magistrate or High court) which compels you to make the outstanding payments and grants the creditor the right to take action against you in order to collect the outstanding debt.

ADVERSE

In this section all accounts that you failed to repay will be listed.

DEBT COLLECTORS

This section will indicate if you have been handed over to a debt recovery agent for collections.

DEBT RESTRUCTURING

This section will indicate if you are currently under debt restructuring or debt review.

REG NO	CONTACT	CONTACT NUMBER	APPLICATION DATE	STATUS DESCRIPTION	STATUS DATE
NCRDC0	T TEST	0218886000	01-01-2009	Application for voluntary debt restructuring.	01-01-2009

ADMINISTRATION ORDER

This section will indicate if you are currently unable to repay your debt and have applied for an administration order.

CASE NUMBER	APPLICATION DATE	GRANTED DATE	STATUS	NAME
0000/2009	-	01-01-2009	Order Granted	TEST





My Personal Credit Report

D. Accounts Data



ACCOUNTS SUMMARY

Here you will see a summary of your accounts which includes the current combined balance of all your credit facilities, the combined instalment value, cumulative arrears amount and the worst months in arrears.

CPA ACCOUNTS

NLR ACCOUNTS

ACCOUNT SUPPLIER	OPEN DATE	ACCOUNT TYPE	OPENING BALANCE	INSTALMENT	CURRENT BALANCE	CUMULATIVE ARREARS AMT	MONTHS IN ARREARS
WONGA FINANCE SA	02-04-2014	Short Term Loan	R 2,500.00	R 67.00	R 67.00	R 67.00	4
WONGA FINANCE SA	01-03-2014	Short Term Loan	R 2,500.00	R 0.00	R 0.00	R 0.00	0
POGSTONE FINANCE (PTY) LTD	07-03-2012	Short Term Loan	R 15.00	R 0.00	R 0.00	R 0.00	0
PROTEA FINANCE (PTY) LTD	-	Short Term Loan	R 0.00	R 0.00	R 0.00	R 0.00	0
WONGA FINANCE SA	23-12-2013	Short Term Loan	R 1,465.00	R 0.00	R 0.00	R 0.00	0
PROTEA FINANCE (PTY) LTD	-	Short Term Loan	R 0.00	R 0.00	R 0.00	R 0.00	0
WONGA FINANCE SA	30-11-2013	Short Term Loan	R 2,500.00	R 0.00	R 0.00	R 0.00	0
PROTEA FINANCE (PTY) LTD	-	Short Term Loan	R 0.00	R 0.00	R 0.00	R 0.00	0
WONGA FINANCE SA	16-10-2013	Short Term Loan	R 1,020.00	R 0.00	R 0.00	R 0.00	0
PROTEA FINANCE (PTY) LTD	-	Short Term Loan	R 0.00	R 0.00	R 0.00	R 0.00	0
POWER FINANCIAL SERVICES	07-03-2012	Short Term Loan	R 15.00	R 0.00	R 0.00	R 0.00	0





My Personal Credit Report

D. Accounts Data



ACCOUNT DETAILS

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

P PAID UP
 OK PAYMENT RECEIVED
 - NO DATA
 120+
90
60
30 ACCOUNT DAYS IN ARREARS

SUPPLIER
 ACCOUNT NO
 ACCOUNT STATUS
 OPEN DATE
 CURRENT BALANCE
 MONTHLY INSTALMENT

WONGA FINANCE SA
 0201170341346349
 OPEN/CURRENT
 02-04-2014
 R 67.00
 R 67.00

ACCOUNT TYPE
 OVERDUE AMOUNT
 STATUS DATE
 OPEN BALANCE
 LAST PAYMENT DATE
 PAYMENT STATUS

Short Term Loan
 R 67.00
 -
 R 2,500.00
 -
 OPEN/CURRENT

OK	-	-	90	120+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
APR 2014	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2015	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2016	FEB	MAR

SUPPLIER
 ACCOUNT NO
 ACCOUNT STATUS
 OPEN DATE
 CURRENT BALANCE
 MONTHLY INSTALMENT

WONGA FINANCE SA
 0201189443436983
 ACCOUNT CLOSED
 01-03-2014
 R 0.00
 R 0.00

ACCOUNT TYPE
 OVERDUE AMOUNT
 STATUS DATE
 OPEN BALANCE
 LAST PAYMENT DATE
 PAYMENT STATUS

Short Term Loan
 R 0.00
 02-04-2014
 R 2,500.00
 01-04-2014
 ACCOUNT CLOSED

OK	OK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MAR 2014	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2015	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2016	FEB

SUPPLIER
 ACCOUNT NO
 ACCOUNT STATUS
 OPEN DATE
 CURRENT BALANCE
 MONTHLY INSTALMENT

POGSTONE FINANCE (PTY) LTD
 TEST
 ACCOUNT CLOSED
 07-03-2012
 R 0.00
 R 0.00

ACCOUNT TYPE
 OVERDUE AMOUNT
 STATUS DATE
 OPEN BALANCE
 LAST PAYMENT DATE
 PAYMENT STATUS

Short Term Loan
 R 0.00
 22-04-2014
 R 15.00
 22-04-2014
 ACCOUNT CLOSED

OK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
APR 2014	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2015	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2016	FEB	MAR

SUPPLIER
 ACCOUNT NO
 ACCOUNT STATUS
 OPEN DATE
 CURRENT BALANCE
 MONTHLY INSTALMENT

PROTEA FINANCE (PTY) LTD
 0201189443436983
 ACCOUNT CLOSED
 -
 R 0.00
 R 0.00

ACCOUNT TYPE
 OVERDUE AMOUNT
 STATUS DATE
 OPEN BALANCE
 LAST PAYMENT DATE
 PAYMENT STATUS

Short Term Loan
 R 0.00
 02-04-2014
 R 0.00
 -
 ACCOUNT CLOSED

OK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
APR 2014	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2015	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2016	FEB	MAR





My Personal Credit Report

D. Accounts Data



SUPPLIER
ACCOUNT NO
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

WONGA FINANCE SA
0201003594546354
ACCOUNT CLOSED
23-12-2013
R 0.00
R 0.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS DATE
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

Short Term Loan
R 0.00
28-02-2014
R 1,465.00
28-02-2014
ACCOUNT CLOSED

OK	-	OK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DEC 2013	JAN 2014	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2015	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV

SUPPLIER
ACCOUNT NO
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

PROTEA FINANCE (PTY) LTD
0201003594546354
ACCOUNT CLOSED
-
R 0.00
R 0.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS DATE
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

Short Term Loan
R 0.00
28-02-2014
R 0.00
-
ACCOUNT CLOSED

OK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FEB 2014	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2015	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2016

SUPPLIER
ACCOUNT NO
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

WONGA FINANCE SA
0201165745609630
ACCOUNT CLOSED
30-11-2013
R 0.00
R 0.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS DATE
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

Short Term Loan
R 0.00
21-12-2013
R 2,500.00
20-12-2013
ACCOUNT CLOSED

OK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DEC 2013	JAN 2014	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2015	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV

SUPPLIER
ACCOUNT NO
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

PROTEA FINANCE (PTY) LTD
0201165745609630
ACCOUNT CLOSED
-
R 0.00
R 0.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS DATE
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

Short Term Loan
R 0.00
21-12-2013
R 0.00
-
ACCOUNT CLOSED

OK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DEC 2013	JAN 2014	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2015	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV

SUPPLIER
ACCOUNT NO
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

WONGA FINANCE SA
0201097452363435
ACCOUNT CLOSED
16-10-2013
R 0.00
R 0.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS DATE
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

Short Term Loan
R 0.00
30-11-2013
R 1,020.00
30-11-2013
ACCOUNT CLOSED

OK	OK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OCT 2013	NOV	DEC	JAN 2014	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2015	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP



My Personal Credit Report

D. Accounts Data



SUPPLIER
ACCOUNT NO
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

PROTEA FINANCE (PTY) LTD
0201097452363435
ACCOUNT CLOSED
-
R 0.00
R 0.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS DATE
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

Short Term Loan
R 0.00
30-11-2013
R 0.00
-
ACCOUNT CLOSED

OK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NOV 2013	DEC	JAN 2014	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2015	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT

SUPPLIER
ACCOUNT NO
ACCOUNT STATUS
OPEN DATE
CURRENT BALANCE
MONTHLY INSTALMENT

POWER FINANCIAL SERVICES
TEST
ACCOUNT CLOSED
07-03-2012
R 0.00
R 0.00

ACCOUNT TYPE
OVERDUE AMOUNT
STATUS DATE
OPEN BALANCE
LAST PAYMENT DATE
PAYMENT STATUS

Short Term Loan
R 0.00
31-03-2012
R 15.00
07-03-2012
ACCOUNT CLOSED

OK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APR 2014	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2015	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2016	FEB	MAR





My Personal Credit Report

E. Disputes



FREE DISPUTE PROCESS

If any of the information contained in this report is incorrect or unfair, you may log a complaint with Compuscan via the website or call centre. Visit our website on www.compuscan.co.za or contact our call centre on 021 888 6000. When you contact our call centre, you will be supplied with a Compuscan reference number.

Allow 20 business days for Compuscan to resolve your dispute or query. During this time Compuscan will contact the supplier of the disputed data for further information and evidence relating to the data. If by the 20 business day period Compuscan does not receive credible evidence from the supplier to support the data, the dispute will be resolved in your favour.

However, should the supplier provide credible evidence in support of the disputed data after the 20 business days has lapsed, Compuscan will reload the data onto your profile.

If you are dissatisfied with the outcome or did not get an answer from us, please contact the Credit Ombud on 0861 662 837 or at www.creditombud.org.za for further assistance, their services are free to consumers.

REINSTATEMENT OF THE LISTING

If any of the information is reinstated and you still feel that it is incorrect or unfair, please contact the Credit Ombud on 0861 662 837 or at www.creditombud.org.za for further assistance, their services are free to consumers.

HOW TO LOG A DISPUTE

Consumers can log disputes on Compuscan's website, www.compuscan.co.za, or by contacting our call centre on 021 888 6000.

You will be required to send us:

- Your reason for logging the dispute
- If you are disputing a judgment or admin order, we will need a rescission document






Once you have logged your dispute, Compuscan will investigate the matter with the relevant credit provider. Once we have received feedback, we will update and resolve the dispute. You will be contacted once the dispute has been resolved.





Your Credit Action Plan



-  1. Get your credit report and analyse it.
-  2. Track your spending and put together a budget.
-  3. Pay off your debt.
-  4. Make smarter financial decisions and manage your spending.
-  5. Subscribe to receive alerts from Compuscan to stay informed.

IMPROVING YOUR PERCEPTION IN THE MARKET

In order to ensure your credit report is healthy and places you in a good light with credit providers it is essential that you monitor it regularly. Apart from offering you an annual free credit report Compuscan also gives you the option to constantly monitor your report for changes or inaccuracies.

With our monthly monitoring and alerts service you will receive sms or email alerts whenever anything critical changes on your credit report. In addition, you will have constant access to your credit report 24 hours a day. This service is invaluable in the fight against fraud as you will be able to identify irregular activity on your report should anyone use your identity to acquire credit.

The MyCreditCheck service is available in the following options:

- 12 Month Subscription for only R270.00
- 6 Month Subscription for only R142.00
- 3 Month Subscription for only R75.00
- Once off credit report for only R25.00 (Monitoring service excluded)

*All subscription fees are VAT inclusive