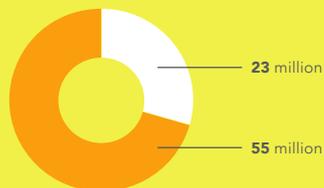


# Give me my credit report!

How to access your own credit report.

## 23 million credit-active consumers.

Each with their own individual credit report\* and score.\*\* Do you know yours?



■ SOUTH AFRICAN POPULATION (2016)  
■ CREDIT-ACTIVE CONSUMERS (2016)

### What's the process?

#### Step 1: Go online



If you have internet access, start with the website. This is the preferred route for all of the bureaus.

#### Step 2: Verify ID



You will need to sign in or register with the bureau, so that they can do basic checks to verify your identity. This is to protect your information.

#### Step 3: Get report



You will then be able to access the report online, or have a copy sent to you. The options are decided by the credit bureau themselves.

#### Get help



If you don't have internet access, or need assistance registering for your report, then call them on the telephone number provided.



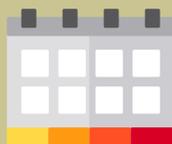
#### It's your right:

You are entitled to access your own credit report – and each of the bureaus who carry consumer credit information (there are 5) are obliged to give you access to 1 copy once a year **for FREE**.



#### Be strategic:

So, if you go through them all, you can get 5 free copies of your own report. Each bureau lists info in slightly different ways.



#### Be smart:

If you're really smart, and space these requests at regular periods throughout the year, you get a report roughly every 2.5 months – **still for free**.



#### Get more:

If you want **more than 5** reports – and some of the bureaus recommend more – there will be a small fee per report. These start from around R25, and often include more info or more detail than the free ones.

### Here are the five credit bureaus who list consumer credit information

#### COMPUSCAN:

0861 514 131 /  
[www.mycreditcheck.co.za](http://www.mycreditcheck.co.za)

#### CONSUMER PROFILE BUREAU:

010 590 9505 /  
[www.cbponline.co.za](http://www.cbponline.co.za)

#### EXPERIAN:

0861 105 665 /  
[www.creditexpert.co.za](http://www.creditexpert.co.za)

#### TRANSUNION:

0861 482 482 /  
[www.mytransunion.co.za](http://www.mytransunion.co.za)

#### XDS:

0860 937 000 /  
[www.credit4life.co.za](http://www.credit4life.co.za)



#### Now what?

- › Check that your personal details are correct.
- › Check the account listings and payment history for any accounts that are in arrears (so you can fix them).
- › If you don't recognise an account listed, it could be a sign that someone is using your name to access credit fraudulently.
- › Check the enquiries too – to see what companies are checking your credit profile. Again, if there is an enquiry from a business you have never dealt with, then this could be a sign that someone is attempting to get credit in your name.
- › Make a calendar note or reminder to get your next report from the next bureau on your list.

\*Credit bureaus store this profile, including info on how you manage your credit – both good (eg paying on time) and less good credit behaviour (eg skipping payments).

\*\*A credit provider (like a store card issuer) decides whether you qualify for credit based on this info.