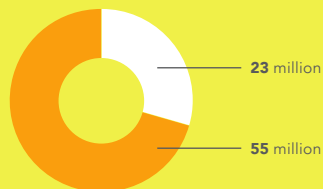


Give me my credit report!

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.



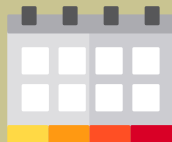
It's your right:

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

CONSUMER PROFILE BUREAU:

010 590 9505 /
www.cpbonline.co.za

EXPERIAN:

0861 105 665 /
www.creditexpert.co.za

TRANSUNION:

0861 482 482 /
www.mytransunion.co.za

XDS:

0860 937 000 /
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.