

Enquiry Input Details

This section includes the user's search input details.

Enquiry Date	2026/03/02 08:26:46
Enquiry Type	Consumer Trace
Subscriber Name	[REDACTED]
Subscriber User Name	[REDACTED]
Enquiry Input	[REDACTED]

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.	[REDACTED]	External Reference No.	[REDACTED]
ID No.	[REDACTED]	Passport or 2nd ID No.	[REDACTED]
Surname	[REDACTED]	Residential Address	[REDACTED]
First Name	ANDREA	Postal Address	[REDACTED]
Second Name	[REDACTED]	Telephone No. (H)	[REDACTED]
Title	[REDACTED]	Telephone No. (W)	[REDACTED]
Gender	[REDACTED]	Cellular/Mobile	[REDACTED]
Date of Birth	[REDACTED]	E-mail Address	[REDACTED]
Marital Status	[REDACTED]	Current Employer	[REDACTED]

Potential Fraud Indicators

This section displays information verified by Home Affairs.

ID No. Verified Status At Home Affairs	Yes
ID No. Deceased Status At Home Affairs	No
ID No. Found on Fraud Database	Access disabled to view this information

XDS Presage Score

The XDS Presage score is a generic scorecard which indicates the credit risk associated with a consumer by taking into consideration the consumer's historical credit profile and payment behaviour. The higher the score, the lower the associated risk of future payment delinquency or default.

Unique Identifier	Score Date	Final Score	Exception Code
[REDACTED]	2026/03/02	0	DEBT REVIEW LISTED AGAINST CONSUMER

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	0	3	3
Total No. of Accounts in Good Standing	0	3	3
Total No. of Accounts In Arrears	0	0	0
Total No. of Paid Up or Closed Accounts (last 24 months)	0	2	2
Total Monthly Instalments	R 0	R 1 319	R 1 319
Total Outstanding Debt	R 0	R 95 454	R 95 454
Total Arrear Amount	R 0	R 0	R 0
Highest Months in Arrears (Last 24 Months)	0	8	
Total Adverse Amount (Write offs/Repossessions)	R 0	R 0	R 0
Total Enquiries Done in the last 90 days by Subscriber	0	0	0
Total Enquiries Done in the last 90 days by Other Subscribers	0	0	0
Total No. of Accounts opened within the last 45 days	0	0	

Description	Total	Amount	Most Recent Date
Public Domain - Adverse / Defaults	0	R 0	
XDS Default listing	0	R 0	
Judgements	0	R 0	
Court Notices (Admin Orders/Sequestrations/Rehabilitation Orders)	0	R 0	
Enquiries (last 24 months)	0		
Debt Review Status	Formal debt restructuring is completed, and a court order granted		
Dispute Information			

Consumer Information

This section supplies a list of current and previous addresses, contact and employment data.

AKA Names

Bureau Update	Home Affairs Name

Address History

Bureau Update	Type	Line1	Line2	Line 3	Line 4	Postal Code
2024/06/13						
2020/10/04						
2019/08/03						
2019/08/03						
2019/07/08						
2019/06/20						
2019/06/19						
2019/06/19						
2019/03/05						
2019/02/20						
2018/05/23						
2016/12/13						
2016/12/13						
2016/09/27						
2015/04/11						

Enquiry Input Details

This section includes the user's search input details.

Enquiry Date	2026/08/05 09:54:15
Enquiry Type	Consumer Trace
Subscriber Name	Hirodox (Pty) Ltd T/A i-Bureau Services
Subscriber User Name	Hirodox (Pty) Ltd T/A i-Bureau Services
Enquiry Input	[REDACTED]

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.	[REDACTED]	External Reference No.	[REDACTED]
ID No.	[REDACTED]	Passport or 2nd ID No.	[REDACTED]
Surname	[REDACTED]	Residential Address	[REDACTED]
First Name	ANDREA	Postal Address	[REDACTED]
Second Name	[REDACTED]	Telephone No. (H)	[REDACTED]
Title	[REDACTED]	Telephone No. (W)	[REDACTED]
Gender	[REDACTED]	Cellular/Mobile	[REDACTED]
Date of Birth	[REDACTED]	E-mail Address	[REDACTED]
Marital Status	[REDACTED]	Current Employer	[REDACTED]

Potential Fraud Indicators

This section displays information verified by Home Affairs.

ID No. Verified Status At Home Affairs	Yes
ID No. Deceased Status At Home Affairs	No
ID No. Found on Fraud Database	Access disabled to view this information

XDS Presage Score

The XDS Presage score is a generic scorecard which indicates the credit risk associated with a consumer by taking into consideration the consumer's historical credit profile and payment behaviour. The higher the score, the lower the associated risk of future payment delinquency or default.

Unique Identifier	Score Date	Final Score	Exception Code
[REDACTED]	2026/08/05	803	



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	0	2	2
Total No. of Accounts in Good Standing	0	2	2
Total No. of Accounts In Arrears	0	0	0
Total No. of Paid Up or Closed Accounts (last 24 months)	0	1	1
Total Monthly Instalments	R 0	R 1 318	R 1 318
Total Outstanding Debt	R 0	R 90 369	R 90 369
Total Arrear Amount	R 0	R 0	R 0
Highest Months in Arrears (Last 24 Months)	0	0	
Total Adverse Amount (Write offs/Repossessions)	R 0	R 0	R 0
Total Enquiries Done in the last 90 days by Subscriber	0	0	0
Total Enquiries Done in the last 90 days by Other Subscribers	0	1	1
Total No. of Accounts opened within the last 45 days	0	0	

Description	Total	Amount	Most Recent Date
Public Domain - Adverse / Defaults	0	R 0	
XDS Default listing	0	R 0	
Judgements	0	R 0	
Court Notices (Admin Orders/Sequestrations/Rehabilitation Orders)	0	R 0	
Enquiries (last 24 months)	0	-	
Debt Review Status			
Dispute Information			

Consumer Information

This section supplies a list of current and previous addresses, contact and employment data.

AKA Names

Bureau Update	Home Affairs Name

Address History

Bureau Update	Type	Line1	Line2	Line 3	Line 4	Postal Code
2024/06/13	Postal					
2020/10/04	Residential					
2019/08/03	Postal					
2019/08/03	Postal					
2019/07/08	Postal					
2019/06/20	Postal					
2019/06/19	Postal					
2019/06/19	Residential					
2019/03/05	Postal					
2019/02/20	Postal					
2018/05/23	Postal					
2016/12/13	Postal					
2016/12/13	Residential					
2016/09/27	Postal					
2015/04/11	Residential					

IN THE MAGISTRATES COURT [REDACTED]
AT [REDACTED]

CASE NO: [REDACTED]

IN THE MATTER OF:

ANDREA [REDACTED]

ID NUMBER: [REDACTED]

1ST APPLICANT

[REDACTED]

2ND APPLICANT

ID NUMBER: [REDACTED]

AND

[REDACTED]

REG NUMBER: [REDACTED]

1ST RESPONDENT

ABSA BANK-CREDIT CARD

2ND RESPONDENT

ABSA BANK-PERSONAL LOAN

3RD RESPONDENT

WITHDRAWAL FROM DEBT REVIEW

IT IS ORDERED THAT:

- (a) that the Applicants be withdrawn from the Debt Review process with immediate effect;
- (b) that the Applicants have not been declared over-indebted by any competent court;
- (c) that the Applicants debt review status be updated on the credit bureau and credit providers;
- (d) that any Respondent that opposes this application pay the costs arising from such opposition.

DATED AT PineTown THIS 31 DAY OF July 2026

[REDACTED]
ADD MAGISTRATE

