Description	NLR	CPA	Total
Total No. of Active Accounts	1	3	4
Total No. of Accounts in Good Standing	**1**	**2**	**3**
Total No. of Accounts In Arrears	**0**	**2**	**2**
Total No. of Paid Up or Closed Accounts (last 24 months)	0	2	2
Total Monthly Instalments	R 0	R 484 865	R 484 865
Total Outstanding Debt	R 0	R 484 865	R 484 865
Total Arrear Amount	R 0	**R 483 675**	**R 483 675**
Highest Months in Arrears (Last 24 Months)	**9**	**9**	**9**
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			
Dispute Information			

Consumer Information

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

AKA Names

* Nothing on Record

Address History

Bureau Update	Type	Line1	Line2	Line 3	Line 4	Postal Code
2025/04/03	Residential	[redacted]				
2025/02/25	Residential					
2024/12/11	Residential					
2024/10/03	Residential					
2023/11/29	Postal					
2023/11/29	Residential					
2023/07/26	Postal					
2023/07/26	Residential					
2023/04/05	Postal					
2022/07/17	Postal					
2022/06/06	Postal					
2022/06/01	Residential					
2022/06/01	Postal					
2021/11/09	Postal					
2021/07/04	Postal					

[redacted]

Email Address History

* Nothing on Record

Employment History

Bureau Update	Employer	Designation
[redacted]	[redacted]	

XDS Trace More

This section displays a list of supplementary address and contact information that is obtained from various XDS sources.

Address Information

* Nothing on Record

Telephone Information

* Nothing on Record

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	Company	Account No.	Open Balance / Credit Limit	Current Balance	Instalment Amount	Arrears Amount	Type of Account	Current Status of Account	Last Paid Date
[redacted]									
[redacted]									
2022/07/08	Shackleton	305[redacted]	R 476 145	R 476 145	R 476 145	R 476 145	P	In Arrears	2024/11/01
2022/07/08	[redacted]		R 476 145	R 0	R 0	R 0	P	Acc Sold To 3rd Party	2024/11/01
[redacted]									
[redacted]									

Bureau Update	Type	Telephone No
[redacted]	Cellular	[redacted]
	Home	
	Work	
	Work	
	Work	
	Cellular	
	Cellular	
	Cellular	
	Work	
	Home	
	Work	

Email Address History

* Nothing on Record

Employment History

Bureau Update	Employer	Designation
[redacted]	[redacted]	

XDS Trace More

This section displays a list of supplementary address and contact information that is obtained from various XDS sources.

Address Information

* Nothing on Record

Telephone Information

* Nothing on Record

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	Company	Account No.	Open Balance / Credit Limit	Current Balance	Instalment Amount	Arrears Amount	Type of Account	Current Status of Account	Last Paid Date
[redacted]	Std Bank Personal Term Loans [redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	Acc Sold To 3rd Party	[redacted]
2022/07/08	Shackleton	30564[redacted]	R 476 145	R 0	R 0	R 0	P	Closed	2024/11/01

TERMS AND CONDITIONS TO FORM 29

By signing here, I confirm that I will read the terms and conditions below:

[redacted]

Signature

1. I agree that completion and signing of Form 29 is compulsory together with signing of these terms and conditions.

2. If the complainant is a legal entity, (i.e. a registered company or a close corporation etc.) this Complaint Form must be accompanied by a resolution taken at a meeting of the board of directors.

3. The complainant or representative of the complainant, confirm that he/she have given the person complained against (herein after referred to as "Respondent") the opportunity to resolve the complaint before submitting this Form 29 to the NCR (e.g Complaints against credit bureau listings need to be determined in terms of Section 72 prior to submission to NCR).

   3.1 My response from the credit bureau is attached.

4. I agree not to hold NCR or any of its employees liable for any loss or damage of any nature that I/we may suffer as a result of NCR accepting and dealing with this complaint.

5. I accept that NCR will not be able to attend to my complaint should I have commenced with legal action.

6. I confirm that my complaint is not the subject of a judgment or court order.

7. I confirm that my complaint (or agreement in question) is not the subject of any pending legal proceedings, ombud process or other similar processes.

8. I confirm that my complaint (or agreement in question) is not the subject of a Summons or Letter of Demand (i.e. Section 129 Notice).

9. **By lodging a complaint with NCR, the period of prescription of the claim or complaint is not stopped insofar as the following legislation is concerned:**

   9.1 Prescription Act, 68 of 1969;

9.2 **Section 166 of the National Credit Act.**

and that my claim or complaint may prescribe in three (3) years, respectively, and that the onus to stop prescription will be with me.

10. Please note that we have 90 (ninety) days to finalise the evaluation of a complaint and should your complaint be prescribing within 90 (ninety) days of submission it will not be accepted.

11. I understand "prescription" to mean that a debt owed to me or a claim I have against any person will expire or cease to exist after the expiry/end of at least 3 (three).

12. I hereby undertake not to be abusive or insulting when communicating with the NCR and its staff or representatives. The Complaints department retains the right to close the complaint in the event that abusive or insulting language is used.

13. I hereby irrevocably and unconditionally consent that:

    13.1 NCR will have the right to use any documents and/or other evidence submitted in the process to resolve the dispute through a informal process.

    13.2 NCR will have the sole right to disclose all documents and/or other evidence received on the specific complaint to the "Respondent" or any other third party.

    13.3 I/we authorise the Respondent or any other third party to disclose any information to the NCR in regards to the complaint.

14. In order for NCR to investigate the complaint objectively, independently, and in terms of the South African law, the parties will at no stage during the investigation approach or divulge any information regarding the complaint to the press, social media, or any other format of publication.[1]

15. I accept that if I approach the press, media or any other format of publication, the NCR will pend the complaint indefinitely to allow the said entity or person to resolve the issues. Once I have finalised that process, I will notify the NCR to resume with my complaint.

[redacted]

[1] See section 160(2)(a).

16. I understand and comprehend the above and confirm that it is fair and reasonable in the circumstances to protect both myself and the other party’s rights to prevent prejudice in respect of our rights.

17. I agree that should I lose vested interest in a vehicle that is the subject of the complaint (e.g. sold the vehicle, repossessed, surrendered etc.), I will immediately notify the NCR, in writing, so that NCR can close the file.

18. I agree that in the case where the registered owner of an asset that is the subject of the complaint has passed away, the executor of the estate should notify the NCR immediately.

19. I agree that my complaint shall be dealt with by NCR on the above terms and conditions and according to the procedures of the Complaints Department.

20. I declare that information provided by me herein is, to the best of my knowledge, true and correct.

21. Further, I acknowledge that knowingly providing false information to the NCR is an offence in terms of Section 160(2)(d) of the Natonal Credit Act, 34 of 2005.

22. I consent to the collection, processing, and storage of my personal information by the NCR for the purposes of resolving my complaint, in accordance with the Protection of Personal Information Act 4 of 2013 (POPIA).

[redacted]

I, ________ Name & Surname ________ , hereby confirm that I have read and understood the terms and conditions above:

[redacted]

Signature   Date