

EXCELLENT

VERY GOOD

GOOD

FAIRLY GOOD

AVERAGE

BELOW AVERAGE

POOR

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You've taken the first step to uncovering the true state of your credit health by getting your latest My Score report.

We hope that knowing your score inspires you to improve your overall credit health and that the extra information empowers you.

To unlock the complete picture of your credit health and view comprehensive details on all your credit-related accounts, order yourself the Credit Health Complete. It includes all your credit information from CompuScan, Experian, TransUnion and XDS. We'll also give you a FREE personalised Re-Act Plan, guiding you to a place of sustainable credit healthiness so that you can start building wealth, free of debt.

YOUR SCORE **736**

720 **FAIRLY GOOD** **759**

score ranges

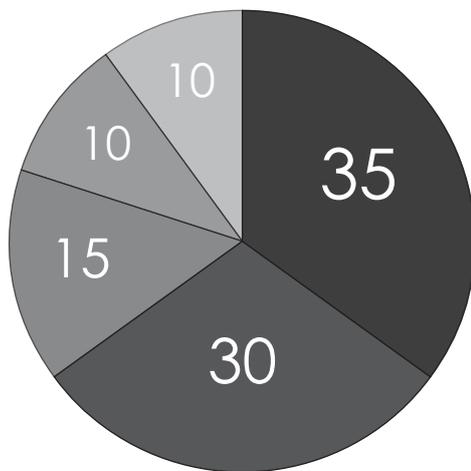
	excellent	840 - 1000
	very good	800 - 839
	good	760 - 799
	fairly good	720 - 759
	average	680 - 719
	below average	620 - 679
	poor	0 - 619

A credit score is a summary of the positive and negative factors reflecting on your credit report. It aims to predict how likely you are to honour your credit commitments in future. Your credit score is often used by lenders to identify the risk in offering you credit.

Your credit score is dynamic and changes monthly as new information for your accounts held with the credit bureaus are updated monthly.

A credit score evaluates five main categories of credit information.

five shades of grey who ate all the credit pie



payment history thirty five percent

amounts owed thirty percent

length of credit history fifteen percent

new credit ten percent

types of credit used ten percent

payment history thirty five (35) percent of your overall score

- Account payment information on specific types of accounts (credit cards, retail accounts, installment loans, finance company accounts, mortgage, etc.).
- Presence of adverse public records (insolvency, administration, debt counselling, judgments, bonds), collection notices, and/or adverse information concerning payment or non-payment.
- Severity of arrears (how long past due).
- Amount past due on arrear accounts or collection items.
- Duration since arrear items, adverse public records (if any), or collection items (if any).
- Number of past due items on file.
- Number of accounts paid as agreed.

amounts owed thirty percent (30) of your overall score

- Amount owing on accounts.
- Amount owing on specific types of accounts.
- Lack of a specific type of balance, in some cases.
- Number of accounts with balances.
- Proportion of credit lines used (proportion of balances to total credit limits on certain types of revolving accounts).
- Proportion of installment loan amounts still owing (proportion of balance to original loan amount on certain types of installment loans).

length of credit history fifteen (15) percent of your overall score

- Duration since accounts opened.
- Duration since accounts opened, by specific type of account.
- Duration since account activity.

new credit ten (10) percent of your overall score

- Number of recently opened accounts, and proportion of accounts that are recently opened, by type of account.
- Number of recent credit inquiries.
- Duration since recent account opening(s), by type of account.
- Duration since credit enquiry(s).
- Re-establishment of positive credit history following past payment problems.

type of credit used ten (10) percent of your overall score

Number of (presence, prevalence, and recent information) various types of accounts (credit cards, retail accounts, installment loans, mortgage, consumer finance accounts, etc.).

Each of the above noted factors, along with others, are assigned a value and a weight. Different creditors assign different values or weightings, depending on their experience of how important each of these factors are in their market. The results of these factors are then added up and combined into a single number

UNLOCK YOUR CREDIT HEALTH

credit **health** complete

Your journey towards improving your overall credit health starts with knowing where you currently stand. Get your detailed map with simple directions to becoming credit fit by going Complete.



get **complete**



The Credit Health Complete is South Africa's most convenient, comprehensive and complete credit report. It includes all your credit information held with CompuScan, Experian, TransUnion and XDS in a single report.



contact US

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myscore

a whole lot **more** than just **your** credit **score**

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MY CREDIT SCORE