



Client: Lightstone Risk Management
User: xxxxx
Report Date: 2015/07/06
Report #: 12229654

Personal Details

Name:	xxxxx	Cell Phone Number:	xxx xxx xxxx
ID Number:	xxxxxxxxxxxxx	Home Phone Number:	xxx xxx xxxx
Best Address or Home Address:	xx xxxxx AVENUE RANDBURG GAUTENG xxxx	Marital Status:	Yes

Credit Rating

Risk Rating Segment



Financial Affluence Segment



Home Owner: Yes

Disclaimer

Please note that Lightstone obtains data from a broad range of 3rd party sources and – despite the application of proprietary data cleaning processes – cannot guarantee the accuracy of the information provided in this report. Moreover, this information is being provided in order to inter alia pursue the legitimate interests of Lightstone and its clients. It is expressly recorded that information provided in this report is not intended to constitute legal, financial, accounting, tax, investment, consulting or other professional advice.

Explanatory notes and definitions

Financial Affluence Segment:

The Financial Affluence Segment (FAS) classification system delivers six broad segments relating to the wealth of the consumer or family/household, the credit products they use and how they utilise them, their lifestyle relative to their age and their entrepreneurial spirit. A complex mix of customer data is modelled to create the consumer classification system that accurately describes the South African consumers level of financial and lifestyle affluence.

Risk rating:

The Risk Rating Segment is an estimation of the consumer's credit worthiness, or likelihood to qualify for finance. The estimation is derived based on publicly available negative credit performance information such as judgements and notices, the consumer's likely income level, the affluence level of the area in which they live, amongst other key indicators of their likelihood to meet their credit commitments. Whilst a live credit bureau check will be done at the point of application this indicator is a good indicator of their likelihood to be granted credit.