

Glossary:

IDV (ID Verification)

- **Hawk Alerts**
- Information given
 - ID Verification of id number and name
 - Any Hawk alerts associated with information

Hawk Details

- Hawk details will advise you of addresses, telephone numbers, ID numbers and employer names that have been reported as suspicious by a subscriber. Hawk Alerts also report on ID numbers that have been submitted on fraudulent applications using fictitious or altered pay slips or employment details.

Header Information

- This information is compiled from credit and service applications that the individual has completed and includes information such as name, surname, ID number, contact numbers, physical and postal address, employer, spouse name, marital status and number of dependants, both present and historical.

Judgements

- A judgment is granted when a court has ordered the individual to make payment to a credit/service provider for money that is owed. A summons is issued to the individual in person or to the domicillium (last know physical address) to appear in court. If one fails to oppose the claim by being in default of the required proceedings, or does not appear in court a judgment is issued and the creditor now has a legal right to collect this debt from via

a garnishee order to deduct money from ones salary or by selling ones possessions to pay for the debt. All credit bureaus keep judgment information on record for 5 years.

Notices

- A notice indicates that there is a Sequestration, Rehabilitation or Administration order on the credit report. The data retention period is 10 years, 5 years and 10 years respectively.

Default

- Default or adverse information is when a creditor/service provider has listed an individual for non- payment and is planning to enforce their rights by taking legal action against the individual. There are two types of Default or Adverse information
- Default data enforcement action listing – this is when a creditor/service provider has listed the individual for non-payment and this has resulted in a bad debt written off or repossession. Enforcement action listing remains on the credit report for 2 years
- Default data subjective action listing – this is when a credit/service provider has listed an individual for slow payment, late payment, delinquency or absconding. No enforcement action is taken. Default data subjective listing remains on the credit report for 1 year

Notarial Bond

- A notarial bond is a bond over movable property of the individual, such as stock, furniture and equipment. Should the individual become insolvent the bond holder (creditor) has preferential claim over the sale of this movable property.

Consumer Enquiries

- Each time the individual applies for credit and a credit/service provider requests the individuals report from TransUnion an enquiry is registered. Enquiries are kept on the credit report for 2 years

Business Enquiries

- A list of subscribers who have done checks on the individual in their business capacity. These enquiries are done when he is looking for credit facilities while doing business

Principles

- Registered directors of the said company

Subject Civil Court Record

- Displays the civil court records as a result of a court ordering a business to make payment on debt or an outstanding account [Subject Default Data](#)

Deeds Search

- Identification of all property, bonds and notarial bonds registered in the name of a business or principal.

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