

Categories of Consumer Credit Information	Description	Maximum Period
Details and results of complaints lodged by consumers.	Number and nature of complaints lodged and whether a complaint was rejected. No information may be displayed on complaints that were upheld.	6 months
Enquiries	Number of enquiries made on a consumer's record, including the name of the entity/person who made the enquiry and a contact person if available.	1 year
Payment Profile	Factual information pertaining to the Payment Profile of the consumer.	5 years
Adverse classifications of enforcement action.	Classification related to enforcement action taken by a credit provider.	1 year or within the period prescribed in section 71A.
Adverse classifications of consumer behaviour.	Subjective classifications of consumer behaviour.	1 year or within the period prescribed in section 71A.
Debt Restructuring	As per section 86 of the Act, an order given by the Court or Tribunal.	Within the period prescribed in section 71 (1) of the Act or until a clearance certificate is issued.
Civil Court Judgments	Civil Court Judgments including default judgments.	The earlier of 5 years or until the judgment is rescinded by a court or abandoned by the credit provider in terms of section 86 of the Magistrates Courts Act 32 of 1944 or within the period

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Maintenance judgments in terms of the Maintenance Act 99 of 1998.	As per the court judgment.	Until the judgment is rescinded by a court.
Sequestration Order	As per court order.	5 years or until rehabilitation order is granted.
Rehabilitation Order	As per court order.	5 years
Administration Order	As per court order.	5 years or until order is rescinded by court.