

# How to Get Your Free Annual Credit Report

## DISCLAIMER:

This guide is for informational purposes only and does not constitute financial or credit advice. Credit report information, processes, and dispute timelines may vary by credit bureau. Always use registered South African credit bureaus and review your information carefully. Bilnor Staffing Solutions accepts no liability for decisions made based on this guide.

Your credit report is a detailed record of your credit history and plays a major role in determining whether you qualify for loans, credit cards, vehicle finance, home loans, insurance premiums, and even some employment checks in South Africa.

Under the **National Credit Act (NCA)**, every South African consumer is legally entitled to **one free credit report per credit bureau every year**.

## What Information Is on Your Credit Report?

Your credit report typically includes:

- Personal information (ID number, contact details)
- Active and closed credit accounts
- Payment history and defaults
- Judgments and adverse listings (where applicable)
- Credit enquiries made by lenders
- Your credit score

Regularly reviewing your report helps you spot **errors, fraud, or identity theft early**.

## Who Provides Credit Reports in South Africa?

Major registered credit bureaus include:

- [TransUnion](#)
- [Experian](#)
- [Compuscan](#)
- [XDS](#)

Each bureau may hold slightly different information, which is why it's beneficial to **check more than one**.

## Step-by-Step: How to Get Your Free Credit Report

### Step 1: Choose a Credit Bureau

Visit the official website of a registered South African credit bureau. Ensure the bureau is **registered with the National Credit Regulator (NCR)**.

### Step 2: Request Your Free Annual Report

Look for the option that states:

- “Free Annual Credit Report” or
- “Free Consumer Credit Report”

You are entitled to **one free report per bureau every 12 months**.

### **Step 3: Verify Your Identity**

To protect your information, you will need to provide:

- South African ID number
- Full name and surname
- Contact details
- Answers to security questions based on your credit history

This step helps prevent unauthorised access.

### **Step 4: Access or Download Your Report**

Once verified, you can:

- View your credit report online
- Download a PDF copy
- Receive it via email (depending on the bureau)

Save a copy for your records.

### **Step 5: Review Your Credit Report Carefully**

Check for:

- Accounts you don't recognise
- Incorrect balances or payment statuses
- Duplicate listings
- Incorrect personal details

Errors can negatively affect your credit score.

### **What to Do If You Find Errors**

If you spot incorrect information:

1. Contact the credit bureau directly
2. Lodge a **formal dispute** (this is free)
3. Provide supporting documents if requested

Credit bureaus are required to investigate and respond within a regulated timeframe.

### **How Often Should You Check Your Credit Report?**

- At least **once a year** (free)

- Before applying for credit
- After being a victim of fraud or identity theft
- If you've recently settled debt

Some bureaus offer paid monthly monitoring, but this is optional.