

### Data Retention Periods

<b>Category of consumer credit information</b>	<b>Maximum period on the credit bureau</b>
Details and results of disputes lodged by consumers	18 months
Credit enquiries	2 years
Payment Profile	5 years
Adverse classifications of consumer behaviour (e.g. Default, Slow payer, Cheque account misconduct)	1 years
Adverse classifications of enforcement action (e.g. Handed over; Write-off; Repossession)	2 years
Debt Restructuring	Until a clearance certificate is issued
Civil Court Judgments	The earlier of 5 years or until the judgment is rescinded by a court or abandoned by the credit provider.
Administration Orders	The earlier of 10 years or until order is rescinded by a court
Sequestrations	The earlier of 10 years or until rehabilitation order is granted
Liquidations	Unlimited period
Rehabilitation Orders	5 years
Other information e.g. Collections	2 years