

reading your credit report

Consumer Credit File - User Guide — Equifax Canada Inc.

NOTE: THIS REPORT SHOWS A SAMPLE OF POTENTIAL INFORMATION FOUND ON A CREDIT REPORT. THIS IS NOT AN ACTUAL REPORT.

1 NM-DENTON,RICHARD.
CA-1231,15TH AVE SW APT 408,,CALGARY, AB,T3C0X6.
FA-2314,11TH AV 1201,,TORONTO,ON,M4W3C1.
ID-BDS-04-13-33,SSS-424-694-038,SSC-222-222-333.
ES-SUPERVISOR,MCDUGALS HAULAGE.

2 EQUIFAX AND AFFILIATE BUREAUS – REFER CONSUMER INQUIRIES TO 1-800-465-7166.

3 CAUTION – WRONG SSS/SSC NUMBER

4 FN 00-0008095-07-265 UN 2060576929 **5** 05/14/99

6 SAFESCAN WARNING:
INQUIRY ADDRESS REPORTED MISUSED
TOTAL VERIFICATION ADVISED

7 RISK SCORE : 549
ACCOUNT NOT PAID AS AGREED, PUBLIC RECORD, OR COLLECTION AGENCY FILING.
LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCT NOT PD AS AGREED OR NARR RPTD.
LENGTH OF TIME SINCE PUBLIC RECORD OR COLLECTION AGENCY FILING.
TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED.

8 * DENTON, RICHARD, C.,SHIRLEY **9** SINCE 04/23/75 **10** FAD 05/11/99

11 2314,11TH AVE 1201,,TORONTO,ON M4W3C1,STS RPTD 05/99

12 111,WILLOW ST,,TORONTO,ON M4G1T6,CRT RPTD 09/97

13 933,WESTMARR RD.,REGINA,SK S4P9E1

14 AKA-DENTON, C. RICHARD

15 BDS-04/13/1933, SSS-424-694-038.

16 * INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 03/99

17 05/11/99 CIBC (416) 111-1111
04/16/99 GLASSMAN MANAGEMENT (604) 222-2222
04/10/99 BANK OF NOVA SCOTIA (514) 333-3333
11/22/98 TEACHER SAVINGS CREDIT UNION (604) 444-4444
10/12/98 SEARS (416) 555-5555

18 * INQS-48

19 ES-SUPERVISOR,MCDUGALS HAULAGE,TORONTO,ON,EMP 01/97,VER 10/98,\$2500

20 EF-DRIVER,PRIORITY TRUCKING,REGINA,SK,EMP 12/79,VER 12/90,,LEFT 01/96

21 E2-SUPERVISOR,MIDTOWN CATERING

22 EC-TEACHER,OSCVI HIGH SCHOOL,REGINA,SK,EMP 07/94,VER 10/98

23 SUMMARY 01/96 – 04/99, 4-PR/01, FB-NO, TOTAL-3, HCS\$3K-5K, 1-ONE, 1-THREE, 1-OTHER.
A **B** **C** **D** **E** **F** **G**

24 * PUBLIC RECORDS OR OTHER INFORMATION
03/95 BKRPT 472VF22, 456789 ABC ASSOCIATES, LIAB\$55000, ASSETS\$1500, SUBJECT, IND, DISCHARGED 12/95
A **B** **C** **D** **E** **F** **G** **H**

25 09/98 UP CL EQUIFAX COLLECTIONS, \$1260, CG, BRN-ANY CO., DLA-12/97, BAL-\$1260,
A **B** **C** **D** **E** **F** **G** **H**

26 04/98 SECLN CENT REG TOR, FP CASE NO-TRANS CANADA CREDIT 9 ELLIS AV TOR 3600, MATURE 04/02
A **B** **C** **D** **E** **F** **G**

27 03/98 ST JD TOR SM CL CT, \$255, DEF-RICHARD DENTON, 1234/95, CITY OF TORONTO, SATISFIED 11/98
A **B** **C** **D** **E** **F** **G** **H**

28 TRADE INFORMATION SECTION

BUS/D CODE	RPTD	OPND	H/C	TRMS	BAL	P/D	RT	30/60/90	MR	DLA
CANADIAN TIRE (905) 555-3131										
* 650AT12	04/99									
A	B									
SEARS										
* J 850DC16	04/99	01/96	3106		0		R1	00 00 00	39	03/99
C		D	E		G		I	J		L
ROYAL BANK VISA										
* 6500N28	04/99	04/96	5000	75	2450	150	R3	06 03 02	36	03/99
				F		H			K	

M PREV HI RATES: R2 03/99, R3 10/98, R3 09/98,
N AMOUNT IN H/C COLUMN IS CREDIT LIMIT

29 BANKING INFORMATION SECTION

A ROYAL BANK (604) 943-1171
B 09/98 **C** CHKAC **D** 09/96 **E** L4F,
F 4 NSF 1997.

30 NARRATIVE RPTD 09/98 PURGE 03/04
* * CONSUMER STATES SLOW PAYMENTS ON ACCOUNTS WERE DUE TO BEING UNEMPLOYED * *

31 SAFESCANNED **32** &

END OF REPORT

reading your credit report (continued)

LEGEND

- 1** **INQUIRY DATA:** Shows information used to inquire on the file.
- 2** **CONSUMER REFERRAL TELEPHONE NUMBER:**
Tells credit grantor where consumers may call if they are denied credit.
- 3** **CONSUMER FILE ALERT:** Information on inquiry does not match file or is invalid.
- 4** **FN,UN:** file number and unique number for Equifax internal use only.
- 5** **DATE FILE WAS ACCESSED:** (mm/dd/yy).
- 6** **SAFESCAN WARNING:** Fraud alert message warns you of potential application fraud. (Available only to SafeScan subscribers.)
- 7** **SCORES AND REASON CODES:** A risk score accompanied by up to four reason codes appears in this section. Reason codes indicate the main reasons for the score. (Available only to risk score subscribers.)
- IDENTIFICATION SECTION:**
- 8** Subject and co-subject/spouse.
- 9** Date file was established.
- 10** Date of last activity on file.
- 11** Current address, origin and date added to file.
- 12** Former address.
- 13** Second former address.
- 14** AKA or name subject is also known as.
- 15** Date of birth (mm/dd/yy). SIN will only display here if provided on input and matches with information on file.
- INQUIRIES SECTION:**
- 16** **INQS** — Alert appears if three or more inquiries within past 90 days.
- 17** Date, member name and telephone for inquiries in the past 36 months.
- 18** **#INQS** — Total number of inquiries since file established.
- EMPLOYMENT SECTION:**
- 19** **ES** (employment subject) Position, firm, location, date employed, date verified, monthly salary.
- 20** **EF** (employment former) Position, firm, location, date employed, date verified, date left.
- 21** **E2** (employment second former) Position, firm, location.
- 22** **EC** (employment spouse) Position, firm, location, date employed, date verified. No spousal information provided in Quebec.
- 23** **SUMMARY SECTION (provides synopsis of file items):**
- A** Oldest opening date of trade.
- B** Newest reporting date of trade.
- C** Number of public record items or other information on file.
- D** Foreign bureau information. **NO** indicates file contains no foreign bureau information. **Y** indicates there is foreign bureau information.
- E** Number of trades on file.
- F** High credit range of trades on file.
- G** Ratings of trades on file.
- 24** **PUBLIC RECORDS OR OTHER INFORMATION:**
- BANKRUPTCIES:** A person legally declared to be unable to pay debts.
- A** Date filed.
- B** Type of action.
- C** Court code.
- D** Case number and trustee.
- E** Liability.
- F** Assets.
- G** Filer (subject, spouse or both).
- H** Type of bankruptcy. (IND for personal; BUS for business).
- 25** **THIRD PARTY COLLECTIONS:** A debt which a creditor is unable to collect and hires a third party to do so.
- A** Reported date.
- B** Type of Collection (UP CL – unpaid collection or PD – paid collection).
- C** Name of third party collection agency.
- D** Original amount of collection.
- E** Industry classification (creditor).
- F** Branch and company (creditor).
- G** Date of last activity.
- H** Balance as of date reported.
- 26** **SECURED LOANS:** A chattel mortgage, registered loan, or registered lien is a loan where the debtor has given personal property as collateral and the loan is registered with the provincial government. This is not derogatory information. (Secured loans are not extended in the province of Quebec.)
- A** Date reported.
- B** Type of account.
- C** Name of reporting government agency.
- D** Industry type of creditor.
- E** Case number, name and address of creditor.
- F** Amount of loan.
- G** Maturity date.
- 27** **JUDGMENTS:** A court order against a debtor for payment of monies owing.
- A** Date judgment granted or date filed.
- B** Judgment status (ST JD – satisfied judgment, JD GT – judgment).
- C** Court identification number/name of court.
- D** Amount of judgment.
- E** Defendant.
- F** Judgment number.
- G** Plaintiff.
- H** Status of judgment (satisfied, unsatisfied or disposition unknown) and date, when applicable.
- Other public record information may include foreclosures, credit counselling, and orderly payment of debt (OPD).
- 28** **TRADE INFORMATION SECTION:**
- A** Company name and/or telephone number and/or customer number.
- B** Date item last reported to Equifax.
- C** Indicates owner of account.
- D** Date account was opened with credit grantor.
- E** High credit on the account; the highest amount owed or credit limit.
- F** Monthly payment amount.
- B** Balance owing as of date reported.
- H** Amount past due as of date reported (shown if applicable).
- I** Types of accounts and manner of payment (see back page).
- J** Number of times the account was 30/60/90+ days late.
- K** Number of times a credit grantor reported on account.
- L** Date of last activity on the account.
- M** Previous high rates. Dates of three highest, most recent delinquencies.
- N** Additional information on the account.
- * Indicates the information was updated by an accounts receivable tape.
- 29** **BANKING INFORMATION SECTION:**
- A** Company name and telephone number.
- B** Date item was reported to Equifax.
- C** Type of account.
- D** Date account was opened with credit grantor.
- E** Balance of account (approximate range).
- F** Additional information on account.
- 30** **CONSUMER STATEMENT SECTION:** Statement the consumer or subject added to the file to explain discrepancies or other comments.
- 31** **SAFESCAN** — Indicates inquiry was run through our fraud database. Available to subscribers only.
- 32** **&** — Indicates end of report.

EQUIFAX

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TRADE INFORMATION DESCRIPTIONS

Types of accounts:

- O** Open account (30 days or 90 days).
- R** Revolving or option (open-end account).
- I** Installment (fixed number of payments).
- C** Line of credit
- M** Mortgage

Manner of payment (North American Standard account ratings):

- 0** Too new to rate; approved but not used.
- 1** Pays (or paid) within 30 days of payment due date or not over one payment past due.
- 2** Pays (or paid) in more than 30 days from payment due date, but not more than 60 days, or not more than two payments past due.
- 3** Pays (or paid) in more than 60 days from payment due date, but not more than 90 days, or not more than three payments past due.
- 4** Pays (or paid) in more than 90 days from payment due date, but not more than 120 days, or four payments past due.
- 5** Pays (or paid) in more than 120 days but not yet rated 9.
- 7** Making regular payments under a consolidation order or similar arrangement.
- 8** Repossession.
- 9** Bad debt; placed for collection; skip.

GLOSSARY

A	spousal account	EMP	employment	O	own or open account
ACC	account number	ES	date employed	OPD	orderly payment of debt
AGE	age of subject	E	employment – subject	OPND	date account opened
AKA	also known as	E2	employment – subject’s	P	separated
ASSET	assets (amount)		second former employment	PD	date paid
B	both	FA	former address	PD CL	paid collection
BAL	balance	F2	second former address	P/D	past due amount
BDS	birth date, subject	FAD	file activity date	PR/OI	public records or
BKRPT	bankruptcy	FB	foreign bureau		other information
BRN	creditor’s name and/	FN	file number or former	PR/BK	proposal under
	or address		name (depends on line)		bankruptcy
BUS	business	FORCL	foreclosure	R	revolving account
CA	current address	FS	date file was established	RPTD	date reported
CASE NO.	case number	GARN	garnishment	RT	current rating
CDC	consumer debt	H/C	high credit	S	single
	counselling	I	installment	SAVAC	savings account
CF	co-subject’s former		(account/individual)	SECLN	secured loan
	employment	ID	identification information	SINCE	date file was
CHKAC	chequing account	IND	individual		established
CRCLD	court consolidation	INQS	inquiries	SPECL	special notice item
CRT	update by in-house	INV DEP	involuntary deposit	SSC	social insurance/spouse
	operator	IN VOL	involuntary	SSS	social insurance/subject
D	divorced	INVER	indirectly verified	ST JD	satisfied judgment
DAPA	debtor assistance	J	joint	STS	system-to-system
	pool acct	JUDG	judgment		customer
DAT	direct access	LEFT	date left employment	TRMS	terms
	terminal user	LIAB	liabilities (amount)	U	unknown
DEF	defendant	LWR	lawyer	UN	unique file number
DEPS	dependants	M	married	UP CL	unpaid collection
DIS	dispute following	MAR	marital status	VER	date verified
	resolution	MATURE	date of maturity	VLDEP	voluntary deposit
DLA	date last activity	MR	months reviewed	VOI	voluntary
DN	death notice	N/RES	non-responsibility	W	widow, widower
DVFD	divorce – filed		notice	&	end of report
DVFL	divorce – final	NSF	non-sufficient funds		
EC	spouse’s current	NV	not verified		
	employment				
EF	subject’s former				

For more information on how Equifax *Consumer Credit Reports* can build your business, contact your local Equifax representative or call toll free 1 877 227-8800

reading your credit report

TRANS UNION OF CANADA, INC. CONSUMER CREDIT REPORT

Oper: 999
Date: 31DEC95

1 Subject	Surname	Given Name (s)	Soc. Ins. No.	Birth
Spouse	Consumer	Robert/B		11Oct61
	Consumer	Jane/B		22Jan63
X-Ref	Consumer	Bob		
AKA	Consumer	Brian/Robert		
On File	Last Inq	Current Residence	Telephone	Prev Phone
20Oct89	16Oct95	Owned/Joint	4165551212	9055551212

RESIDENCE(S)

Street	City	Prov	Postal	Since	Cnfrm
325 Milner Ave #307	Scarborough	ON	M1B5N1	Nov82	Jul90
100 Main St E #216	Toronto	ON	M5K3T8	Aug79	May80

EMPLOYMENT(S)

Employer's Name & Address	Occupation	Since	Cnfrm
Henry's Hot Dogs/111 Nathan St, Toronto	Cashier	Nov81	Aug81
Stelco/444 Iron Rd, Toronto	Welder	Dec78	Jan79

Spouse's Employer	Occupation	Since	Cnfrm
Henry's Hot Dogs/111 Nathan St, Toronto	Sales Rep	Jul82	Aug82

2 FILE SUMMARY

Legal=2-Nov92 Bkpr=1-Jul91 Coll=2-Jan95 Inqs=2-Oct95 6Mnth=2 CollInq=0
High=\$5500 Baln=\$3577 Pdue=\$577 Paym=\$425 Acct=2 Neg=0 Paid=0
Trade=Nov93/Jan94 Balances Inst=3000 Rev=577 Open=\$0 Mort=\$0 #Reg=1

3 MESSAGES

Trans Alert INPUT S.I.N. DOES NOT MATCH FILE S.I.N.
Hawk Alert CURRENT INPUT ADDRESS IS A MAIL DROP

4 BUREAU RISK SCORE

EMPIRICA: +535 **ALERT**
Factors 02 Delinquency
31 Amount owed on delinquent accounts
19 Date of last credit check too recent
18 Frequent delinquency

5 TRADE

Rept	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern	MOP
							30/60/90/#M	
BC	Ontario Trust	M/C,	416-555-1212				21113211111111111111111111111111	
Nov95	Nov93	May95	1000	577	577	10/M	2 1 0 25	R2
BB	Canadian Bank,	905-555-1212					11111111111111111111111111111111	
Nov95	Jan94	May95	4500	3000	0	325/M	0 0 0 22	II

6 REGISTERED ITEM(S)

Reptd	Open	Matur	Amount	Balance	PastDue	Terms	Security
BB	Canadian Bank,	130 Main St.,	Toronto, ON	MIX 2Z4			A
Jul90	Jul95	Jul95	45820				
		Joint					

7 BANKRUPTCY

Rvsd	Reptd	Trustee	Assets	Liab
Jan93	Jul91	Howe & Associates	500	75520
		12 Main St, Toronto		
		Court 12345	Discharged	28Jan93

8 LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
Jan93	Nov92	Durham Finance Ltd	500	
		County Court		
		Judg 1233/92	Paid 01Jan93/Joint	
May90	Oct89	Al's Electronics	5000	
		Supreme Court	Paid 01Jan93	
		Judg 1234/89		

9 COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jul95	Jan95	ABC Collections	1250	144
			Still owing Jun95	
Jul94	Nov90	Atlantic Collect/Ace Cable Services	250	
			Paid Jun94	

10 INQUIRIES

Date	Credit	Grantor
16OCT95	BB	Bank 416-555-1212
13SEP95	DC	Department Store 905-555-1212

11 REMARKS

Date Information
30DEC94 CONS - Reason for bankruptcy - temporary unemployment
This completes the file for ROBERT CONSUMER.

reading your credit report

CREDIT REPORT FIELDS

1 FILE AND DEMOGRAPHIC INFORMATION

- Date the credit report was issued
- Consumer's and spouse's name, plus any known aliases
- Social Insurance Number for consumer and spouse
- Date of birth, telephone number, current and previous employment
- Date the file was created
- Last date of inquiry on file
- Current address and date reported
- All previous addresses in our file

2 FILE SUMMARY

Provides a snapshot of all activity on the consumer's credit report.

From left to right in the first row

- Total number of legal items; with date of most current
- Total number of bankruptcies; with date of most current
- Total number of collections; with date of most current
- Total number of inquiries; with date of most current
- Number of inquiries in last six months
- Number of inquiries that are collection inquiries; in the last 24 months

From left to right in the second row

- Total high credit to the consumer
- Balance running on the available credit
- Total past due
- Total payments
- Number of accounts
- Number of accounts that have negative rating (MOP of 3,4,5,7,8,9)
- Number of accounts paid

From left to right in the third row

- Date of oldest account opened and date of most current account opened
- Breakdown of total running balances - Installment, Revolving, Open, Mortgage
- Total number of Registered Items

3 SPECIAL MESSAGES

Highlights specific credit file conditions that may include:

- A **Trans Alert**[®] message: appears if current input address does not match any addresses on returned file, if input social insurance number does not match the file social insurance number; if there are four or more inquiries within the last 60 days, or if the input surname does not match returned file.
- A **HAWK**[®] message (optional): appears if address, phone number or SIN have been used in potentially fraudulent activity such as a commercial or institutional address.

4 BUREAU RISK SCORE

EMPIRICA[®] (optional)

Displays unbiased predictive score to project a consumer's future credit risk. It is displayed numerically with four explanation factors. These factors are displayed in order based on their relative impact on the final score.

An *Alert* message occurs when a credit file contains MOP 7 or greater, a negative public record, a collection, or previous bankruptcy.

5 TRADES

Provides an ongoing historical and current record of the consumer's buying and payment activities. Trade information includes the following:

- Industry Code
- Name and telephone number of credit grantor
- Date the credit information was reported to Trans Union of Canada, Inc.

TRADES (cont'd)

- Date the account was opened
- Date of last activity on the account
- The high credit on the account
- Balance owing as of date reported
- Amount past due as of date reported
- Terms of payment showing dollar amount owing and payment frequency

Frequency codes are:

L - Bi Monthly **M** - Monthly **D** - Daily **S** - Semi Annually
Q - Quarterly **Y** - Annually **W** - Weekly **B** - Bi Weekly

- Payment pattern gives you a detailed history of payment ratings for a maximum of 24 months. It reads from left to right with the most current verified entry on the left on the first line. The line below gives a summary of the historical status of the ratings for the total number of months the credit grantor has been reviewing the account. There are buckets for 30, 60 and 90 days. Ratings of "2" are added to the 30 day bucket, ratings of "3" are in the 60 day bucket and all other ratings (4,5,7,8,9) are counted in the 90 day bucket. #M is the total number of months reviewed.

- Type of account (R, I, O, M) and Manner Of Payment at which the account is currently reported.

(see breakdown of MOP codes for more details)

R - Revolving
I - Installment
O - Open 30, 60, 90 day account
M - Mortgage

- A narrative is used if the account is in some type of dispute or requires an explanation of the credit condition of the account.

6 REGISTERED ITEMS

Gives full detail of registration including security

A - Consumer goods **B** - Inventory **C** - Equipment
D - Assignment of book debts **E** - Other securities

7 BANKRUPTCY AND/OR PROPOSAL

Will be maintained on consumer's file in compliance with provincial regulations. Includes: date reported, name and address of trustees, assets, liabilities, comments, date revised and discharges with date.

8 LEGAL ITEMS

Will be maintained on consumer's file in compliance with provincial regulations. Includes: date reported, plaintiff's name, court, amount, balance, comments and revised date.

9 COLLECTION INFORMATION

Includes agency name and creditor's names (if provided), amount, balance and comments, plus date reported and/or revised date.

10 INQUIRIES

Displays the users who have viewed the consumer's credit file. Includes the date of the inquiry, the industry code of the inquirer, their name and telephone number.

11 REMARKS

Consumer Statement allows for comments from the consumer regarding information on their file.