

Business Principal Report

Learn about the people behind the business.

WHEN AN ENTERPRISE IS VERY SMALL OR NEW, COMMERCIAL CREDIT FILES DON'T ALWAYS REVEAL EVERYTHING YOU NEED TO KNOW. A BUSINESS PRINCIPAL REPORT FROM EQUIFAX IS AN ESSENTIAL TOOL FOR INVESTIGATING SMALL TO MEDIUM SIZED BUSINESSES. THIS REPORT DELIVERS UP-TO-DATE CREDIT INFORMATION ON PRESIDENTS, PROPRIETORS AND PARTNERS.

Testing by large major banks has shown that it pays to use both a commercial and business principal report on the owner. More credit applications are accepted – more problems are avoided.

Important Benefits

- Make decisions with confidence by leveraging Canada's largest and most complete consumer database
- Be consistent in your decisions whether they are consumer or commercial based by accessing a single source for your credit information needs
- Provides you with additional insight on a business by seeing not only how an individual runs their organization but their personal affairs as well
- Instant availability of information from 21 million Canadian consumer reports

Commercial lending can be risky business – reduce that risk with Business Principal Reports from Equifax.

Data Solutions

Knowledge Engineering

E-Commerce Solutions

Technology Solutions

Commercial Solutions

Consumer Solutions

Fraud Services

EQUIFAX

In many small companies a report on the owner is a report on the company.

If a commercial report is not available, substitute a Business Principal Report or order both to cover all your bases.

Fast, Easy Access.

A Business Principal Report works hand-in-hand with the Commercial Credit Report to provide you with a comprehensive picture of the enterprise and the people who run it.

Like the Equifax Commercial Report, the Consumer Credit File on a business principal is user-friendly and easy to order. Reports are available through PC Software, the Internet or from our Customer Care Centre.

Here is the information you receive when you order a Business Principal Report:

- Identification Section – including former addresses and AKA's
- Inquiry Section
- Employment Section – occupation, previous jobs
- Summary Credit Section – high credits
- Public Records and other information – foreclosures, judgments, collections
- Trade Information – payment terms, delinquencies and credit ratings
- Banking Statement Information – type of account, overdrafts, NSF cheques

Please note that an Equifax Consumer Agreement is required to obtain a Business Principal Report.

To find out how Business Principal Reports and the complete portfolio of Equifax Solutions can work for your business, simply contact your sales representative or call 1 800 278 0278.

Visit our website at www.equifax.ca

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