



Consumer Credit Report User Guide

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

LEGEND

- [1] **CONSUMER REFERRAL TELEPHONE NUMBER:**
Tells credit grantor where consumers may call if they are denied credit.
- [2] Date file was accessed (mm/dd/yy).
- [3] **INQUIRY DATA:** Shows information used to inquire on the file.
- [4] **Subject 1:** Details sections of the file that are populated and displayed.
- [5] **CONSUMER FILE ALERT:** Information input on inquiry does not match file or is invalid.
- [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] **Unique Number:** for Equifax internal use only.
- [9] **File Number:** for Equifax internal use only.
- [10] Date file was established.
- [11] Date of last activity on file.
- [12] Date of birth or age of Subject (mm/dd/yy).
- [13] **SIN:** Social Insurance Number (will only display here if provided on input and matches with information on file).
- [14] Subject name.
- [15] Current address.
- [16] **Sincc:** Date address was reported and added to the Equifax Report.
R/O/B: Indicates if the subject **R**ents **O**wns or **B**oards their current address.
- [17] **Reported:** Indicates type of customer that reported the address information, **STS** = direct link customer, **Tape** = monthly tape reporting customer, **DAT** = Internet customer - verbal internal Equifax person.
- [18] Former address - Previous address of subject.
- [19] Second former address.
- [20] AKA or name subject is also known as - this credit report will contain the information under both the name information and this section, therefore, no need to make additional credit report inquiries under this name.

INQUIRIES SECTION:

- [21] Alert message appears if there have been three or more inquiries within the past 90 days.
- [22] Date, member number and member name for inquiries in the past 36 months. Member phone number will display for inquiries in past 12 months.
- [23] **Total Number of Inquiries:** Total number of inquiries since file was established.
- [24] **Foreign Bureau Inquiries:** Date, Member number and name of U.S. inquiring customers.

EMPLOYMENT SECTION:

- [25] **Current Employer:** Company name of most recent reported current employer.
- [26] **Since, Left, Position, Salary:** Occupation of subject and when verified start date, left date and salary.
- [27] **Former Employer:** Company name of previous employer.
Since, Left, Position, Salary: Occupation of subject and when verified start date, left date and salary.
- [28] **Second Former Employer:** Company name of second or previous employer.
Since, Left, Position, Salary: Occupation of subject and when verified start date, left date and salary.

[29] SUMMARY SECTION (provides synopsis of file items):

Pub/Other - Number of Public Record or Other information found in the Public Record section.

Trade Oldest - Newest: Oldest opening date of trade and most recent reporting date of trade.

Total - Total number of trades on the file.

High Credit - High credit range of trades on file.

Rating for R/O/I/M/C: Ratings of the trades on file. **R** = Revolving account, **I** = Installment account **O** = Open account, **M** = Mortgage account and **C** = Line of Credit

CONSUMER REPORT

[1] 1 800 465-7166

[2] 6/16/2004

[3] File Requested by: NTREM

Identification

Name: TEST, FILE,P.
Current Address: 110, SHEPPARD AVE, NORTH YORK, ON,M2N6S1
Previous Address: 60, BLOOR ST W, TORONTO,ON,M4W3C1.
Date of Birth, SIN: 1942/02/16, 999-999-998.
Reference: NTREM

Employment

Employer, Occupation: OWNER TESTS HAIR SALON

[4] **Subject 1:** [Alert](#), [Score](#), [Identification](#), [Inquiries](#), [Employment](#), [Summary](#), [Public](#), [Trades](#), [Banking](#), [Declaration](#).

Consumer Alert (Subject 1)

[5] Warnings

Invalid Social Insurance Number

[6] SAFESCAN

SF-9 Possible True Name Fraud

[7] Product Score (Subject 1)

Risk Score 509

Serious delinquency and public record or collection filed

Time since delinquency is too recent or unknown

Number of accounts with delinquency

Length of time revolving accounts have been established

Bank. Nav. Index 230

Age of derogatory public records.

Average age of retail trades.

Number of recent inquiries.

Average age of trades.

Identification (Subject 1)

[8] **Unique Number** 3455234199 [9] **File Number** 00-0008095-00-037
[10] **Date File Opened:** 01/23/1975 [11] **Date of Last Activity:** 06/03/2004
[12] **DOB/Age:** 02/16/1942 [13] **SIN:**

** Consumer Declaration **

[14] **Name:** TEST, FILE, EQUIFAX
[15] **Current Address:** 110, SHEPPARD, TORONTO, ON, M2B 6S1
[16] **Since, R/O/B:** 01/2003
[17] **Reported:** STS Reported
[18] **Former Address:** 1231, 15 TH AVE, CALGARY, AB, T3C 0X6
Since, R/O/B: 01/2003
Reported: Tape Reported
[19] **2nd Former Address:** 2314, 11 TH AVE 1201, TORONTO, ON, M4W 3C1
Since, R/O/B: 01/2003
Reported: Verbally Reported
[20] **Also Known As:** PRETEND, FILE, EQUIFAX

Inquiries (Subject 1)

[21] Subject shows 3 inquiries since 03/17/2004

[22] **Member Inquiries:**

Date	Member No	Member Name	Telephone
06/03/2004	001BB05697	BANQUE SCOTIA	(222) 333-3333
05/08/2004	481FF00722	ASSOCIATES FINANCIAL	(111) 222-2222
05/02/2004	057ON00374	PRESIDENTS CHOICE MC	(333) 777-7777
10/13/2002	481BB99080	SCOTIABANK	(444) 555-5555

[23] **Total number of inquiries:** 4

[24] **Foreign Bureau Inquiries:**

Date	Member No/City	Province and Description
06/02/2002	INTLUSA 401BB17978	TD/GM VISA

Employment (Subject 1)

Employment Information:

[25] **Current Employer:** TESTS HAIR SALON
[26] **Since, Left, Position, Salary:** , , OWNER,
[27] **Former Employer:** HILTON HOTEL
Since, Left, Position, Salary: , , HAIR STYLIST,
[28] **Second Former Employer:** DISNEY CRUISE LINE
City, Province: TOR, ON
Since, Left, Position, Salary: 04/1999, 02/2001, HAIR STYLIST, 1900
Verified, Status: 02/2001,

[29] Summary (Subject 1)

Pub/Other	Trade Oldest-Newest	Total	High Credit	Rating for R/O/I/M/C
4	01/2001 - 06/2004	3	2800 - 28K	1-One, 1-Two, 1-Other

[30] [Public Records/Other Information \(Subject 1\)](#)

[31] **Information from Bankruptcy Superintendent:**

Filed 01/2000 **Type** Ind **Court Name** MIN OF ATTORNEY GEN **Court No** 472VF00022 **Liab** 28000 **Asset** 480 **Filed By** Subject
Case No/Trustee: 22855 MORRIS ETAL
Disposition: Discharged. 10/2001
Description: Bankrupt Absolute Discharge

[32] **Collection:**

Rptd	Type	Amt	DLA	Bal	Reason	Ledger Number
NORDON COLLECTION,	481YC00036					
04/2002	Unpaid	482	01/2002	482	Unknown	1111111

Verified Date: 04/2002
Acct/Creditor: 55555 SEARS
Description: Subject disputes this account

[33] **Secured Loan :**

Filed	Court Name	Court No	Maturity
08/2002	CENT REG TOR	481VC00214	12/2004

Creditor/Amt: SUPERIOR CREDIT 9 ELLIS AV TOR 3600
Description: Security Disposition Unknown

[34] **Judgment:**

Filed	Type	Court Name	Court No	Amt	Status	Date	Vrfd
05/2002	Jdgm		481VC00297	4800			

Defendant: Test File
Case No: 55555/02
Plaintiff: TRANS CANADA CREDIT
Description: Disposition Unknown

[35] [Trade Information \(Subject 1\)](#)

Member Trades:

Bus/ID Code	Rptd	Opnd	HC	Terms	Bal	PDA	Rt	30/60/90	MR	DLA
CIBC (999) 999-9999										
*J 007B801351	06/2004	04/2001	28K	555	4200	555	I2	4/3/1	21	04/2004
Prev Hi Rates:	13-07/2002, 14-06/2002, 15-02/2002									
Account:	8454545									
Description:	Personal Loan Semi-Monthly Payments									
ZELLERS										
*I 650DV00014	06/2004	01/2001	280026		2555		R1	0/0/0	16	05/2004
Account:	845555555									
Description:	Amount in H/C Column is credit limit Monthly Payments									
TD VISA (999) 999-9999										
*6500N00044	06/2004							0/0/0		
Status:	Lost or stolen card									

[36] **Credit Utilization:** 22% 30800 6755

[37] [Banking \(Subject 1\)](#)

Checking/Saving:

Rptd	Opnd	Amount	Account No	Account Type
BANQUE SCOTIA,	0018805697,	(999) 999-9999		
06/2004	09/1999	L5F		Checking/Saving Account

Nb NSF, Status: 4 NSF 2002,

[38] [Consumer Declaration \(Subject 1\)](#)

Rptd, Purge: 06/2004, 06/2005
Declaration: *****WARNING*****CONFIRMED TRUE NAME FRAUD/FRAUDULENT CREDIT APPLICATIONS HAVE BEEN SUBMITTED USING THIS NAME/ IF YOU ACCESS THIS FILE AS PART OF A CREDIT CHECK, PLEASE VERIFY WITH THE CUSTOMER THAT IT IS LEGITIMATE BEFORE EXTENDING CREDIT/PHONE (123)456-7890

End Of Report

[30] **PUBLIC RECORDS OR OTHER INFORMATION:** Information obtained from Public Sources.

[31] **Bankruptcies:** A person legally declared to be unable to pay debts (date filed, type of action, [IND for personal; BUS for business], court name, court code, liability, assets, filer [subject, spouse or both], case number and trustee, disposition of bankruptcy and description of the bankruptcy).

[32] **Third-party collections:** A debt which a creditor is unable to collect and hires a third party to do so (name of third-party collection agency, collection agency member number, reported date, type of collection [UP CL - unpaid collection or PD - paid collection], original amount of collection, date of last activity with credit grantor, balance as of date reported, reason, ledger number, verified date, credit grantor and account number, description).

[33] **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.) [Date reported; name of reporting government agency; member number of reporting agency; maturity date of the loan, name and address of creditor; amount of loan; description of loan status].

[34] **Judgments:** A court order against a debtor for payment of monies owing (date judgment granted or date filed; judgment status [ST JD - satisfied judgment, JD GT - judgment]; court identification number/name of court; amount of judgment; defendant; judgment number; plaintiff; status of judgment [satisfied, unsatisfied or disposition unknown] and date, when applicable).

Other public record information may include foreclosures, credit counseling, and orderly payment of debt (OPD).

[35] **TRADE INFORMATION**

Bus/ID Code: Company name and/or telephone number and/or customer number.

Second Line:

RPTD - Date item was reported to Equifax.

OPND - Date account was opened with credit grantor.

H/C - High credit on the account; the highest amount owed or credit limit.

TRMS - Monthly repayment amount.

BAL - Balance owing as of date reported.

PDA - Past due amount as of date reported (shown if applicable).

RT - Type of account and manner of repayment: see Trade Information Descriptions and Manner of Payment (North American Standard ratings) for detailed rating descriptions.

30/60/90 - Number of times subject has been 30, 60 or 90 days past due with this account.

MR - Months Reviewed - the number of times or months this account has reported.

DLA - Date Last Activity - Date of last activity with this account, could be purchase date, last payment date or in worst case, write-off date.

* Indicates the information was updated by an accounts receivable tape.

Prev Hi Rates - relates to the 30/60/90 section; provides ratings and dates of the 3 most recent delinquencies

Description - Provides additional information about the account.

[36] **Credit Utilization:** Provides the percentage that the customer has utilized their credit by dividing balances by high credit. The total of all open high credit amounts and all open account balances are also displayed.

[37] **BANKING INFORMATION SECTION:**

Type of account, name and telephone number of institution; date item was reported to Equifax; type of account; customer's member number; date account was opened with credit grantor; balance of account (approximate range); additional information on account.

[38] **CONSUMER STATEMENT SECTION: Rptd, Purge:** Date reported and date information will be deleted from the credit report - **Declaration:** Statement the consumer or subject added to the file to explain discrepancies or other comments.

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** - Account is at least 120 days overdue but is not yet rated "9."
- 7** - Making regular payments under a consolidation order or similar arrangement.
- 8** - Repossession (voluntary or involuntary return of merchandise).
- 9** - Bad debt; placed for collection; skip.

GLOSSARY

Key words are specific abbreviations in various sections of the credit file. Please use this list to interpret the abbreviations when you see them.

A Spousal account	EMP Date employed	NV Not Verified
ACC Account number	ES Employment - subject	O Own or open account
AGE Age of subject	E2 Subject's second former Employment	OPD Orderly payment of debt
AKA Also known as	FA Former address	P Separated
B Both	FAD File activity date	PD Date paid
BAL Balance	FB Foreign bureau	P/D Past due amount
BDS Birth date - Subject	FN File number or former name (depends on line)	PR/BK Proposal under bankruptcy
BKRPT Bankruptcy	FORCL Foreclosure	PR/OI Public records or other information
BRN Creditor's name and/or address	FS Date file was established	R Revolving account
BUS Business	GARN Garnishment	RPTD Date reported
BUS Business industry code	H/C High Credit	RT Current rating
CA Current address	I Installment (account/individual)	S Single
CASE NO. Case number	ID Identification information	SAVAC Savings account
CDC Consumer debt counseling	IND Individual	SECLN Secured loan
CF Co-subject's former employment	INQS Inquiries	SINCE Date file was established
CHKAC Chequing account	IN VOL Involuntary	SPECL Special notice item
CRCLD Court consolidation	INVER Indirectly verified	SSC Social insurance/spouse
CRT Update by in-house operator	J Joint	SSS Social insurance/subject
D Divorced	JUDG Judgment	STJD Satisfied judgment
DAPA Debtor assistance pool account	LEFT Date left employment	STS System-to-system customer
DEF Defendant	LIAB Liabilities (amount)	TRMS Terms
DEPS Dependents	LWR Lawyer	U Unknown
DIS Dispute following resolution	M Married	UN Unique file number
DLA Date of last activity	MAR Marital status	UPCL Unpaid collection
DN Death notice	MATURE Date of maturity	VER Date verified
DVFD Divorce filed	MR Months reviewed	VLDEP Voluntary deposit
DVFL Divorce final	N/RES Non-responsibility notice	VOL Voluntary
EC Spouse's current employment	NSF Non-sufficient funds	W Widow, widower
EF Spouse's former employment		XX Automatic combine

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**.