



Your Equifax® Credit Report and Score

Credit Score Summary

549

Date Credit Report Last Pulled:
File Creation Date:

03/11/2023
05/09/2019

Personal Information

Name: Aliya Faraz Sayyed
Date of Birth: 1998-09-XX
Address: 39A Wolcott Avenue
Toronto, Ontario M1L 4K6

Trades/Accounts

Accounts refer to any open or closed accounts that appear on your credit report such as credit cards, instalment loans, mortgages and mobile phone accounts.

REVOLVING

CAPITAL ONE BANK \$272
Reported: October 21, 2023 **Open**

Overview

Balance	\$272
High Credit	\$300
Past Due Amount	\$0

Account Details

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	October 4, 2023
Open Date	December 3, 2022

SCOTIABANK VISA \$1,264
Reported: September 29, 2023 **Open**

Overview

Balance	\$1,264
High Credit	\$1,000
Past Due Amount	\$0

Account Details

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	September 5, 2023
Open Date	September 18, 2019

CANADIAN TIRE BANK \$293
Reported: October 5, 2023 **Open**

Overview

Balance	\$293
High Credit	\$300
Past Due Amount	\$0

Account Details

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	August 30, 2023
Open Date	December 5, 2022

KOHO

Reported: September 30, 2023

\$0

Open

Overview

Balance	\$0
High Credit	\$228
Past Due Amount	\$0

Account Details

Payment Details	Paid as agreed and up to date.
Type	Line of credit
Last Activity	
Open Date	February 13, 2023

INSTALMENT

There are no installment accounts listed on your credit report.

OPEN

ROGERS COMMUNICATION

Reported: October 7, 2023

\$591

Open

Overview

Balance	\$591
High Credit	\$0
Past Due Amount	\$0

Account Details

Payment Details	Paid as agreed and up to date.
Type	Open Account - 30, 60 or 90 day account
Last Activity	September 29, 2023
Open Date	May 3, 2021

VIRGIN MOBILE

Reported: October 6, 2023

\$607

Closed

Overview

Balance	\$607
High Credit	\$607
Past Due Amount	\$607

Account Details

Payment Details	Bad debt; placed for collection; skip
Type	Open Account - 30, 60 or 90 day account
Last Activity	April 10, 2021
Open Date	September 5, 2019

MORTGAGE

There are no mortgage accounts listed on your credit report.

Credit Inquiries

Credit inquiries are requests to check your credit. "Hard inquiries" occur when a potential lender is reviewing your credit because you've applied for credit with them, and may affect your credit score. "Soft inquiries" occur when you're checking your own credit file and/or score (such as checking your score with Borrowell), credit checks made by businesses to offer you a quote, or inquiries made by businesses where you already have an account. "Soft inquiries" do not affect your credit score.

LOCAL INQUIRIES

SIMPLII FINANCIAL

Reported: August 10 2023

HSBC BK CAN TR 10850

Reported: August 10 2023

HSBC BANK CANADA

Reported: August 10 2023

BMO 2015

Reported: July 23 2023

PRESIDENTS CHOICE MC
Reported: December 13 2022

CANADIAN TIRE BANK
Reported: December 5 2022

CAP ONE
Reported: December 3 2022

TDCT
Reported: July 19 2022

CIBC AUTO FINANCE
Reported: April 2 2022

BANQUE NATIONALE
Reported: April 1 2022

ONTARIO CHRYSLER
Reported: April 1 2022

TD AUTO FINANCE CAN
Reported: April 1 2022

NORTHLAKE
Reported: March 26 2022

TD AUTO FINANCE CAN
Reported: March 26 2022

AXIS AUTO FINA
Reported: March 26 2022

OTTAWA CAPITAL CORP.
Reported: March 26 2022

CIBC CLIENT ASSESSME
Reported: June 19 2021

CASH MONEY CHEQUE
Reported: June 19 2021

CASH MONEY CHEQUE
Reported: April 2 2021

BMO 2203
Reported: March 30 2021

FAIRSTONE
Reported: March 30 2021

TDCT
Reported: March 18 2021

LOAN AWAY
Reported: March 18 2021

FINABANK LTD
Reported: March 1 2021

CASH MONEY CHEQUE
Reported: March 1 2021

FOREIGN INQUIRIES

There are no foreign inquiries listed on your credit report.

Collections

Any accounts that have been sent to collections, whether the balance(s) have been paid or unpaid. Be careful – when an account gets sent to collections it can have a big impact on your credit score.

COLLECTIONS

Account Name: ROGERS COMMUNICATIONS INC
Reported: \$21

Unpaid

Overview

Last Payment	February 1 2021
Date Paid	
Original	\$303

Account Name: CENTENNIAL COLLEGE
Reported: \$1,894

Unpaid

Overview

Last Payment	January 1 2021
Date Paid	
Original	\$1,894

Account Name: MONEY MART PURCHASEDBY FDR
Reported: \$0

Paid

Overview

Last Payment	June 1 2021
Date Paid	September 1 2022
Original	\$210

Account Name: CASH MONEY
Reported: \$0

Paid

Overview

Last Payment	July 1 2021
Date Paid	July 1 2022
Original	\$262

Legal Items

Any public records on your credit report. This may include items such as a court judgment.

LEGAL ITEMS

There are no legal items listed on your credit report.

Bankruptcies

If you have ever filed for bankruptcy or consumer proposal it would appear here.

BANKRUPTCIES

There are no bankruptcies listed on your credit report.

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