

# 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.

Overview         Section         150 mg         150	REVOLVING	
Overview         Section         <	CAPITAL ONE BANK	\$272
Baters         9.77           Rig. Confel         9.78           Account Details         Pail at a sgreed and up to date.           Type         Revolving - open-fend account           Last Activity         October 4, 2023           Open Date         December 3, 2022           AttaBANK VISA         \$1,264           Verview         Verview           Batecs         \$1,324           Batecs         \$1,324           Batecs         \$1,324           Batecs         \$1,324           Pay Daw Amoust         \$0           Payment Details         Pail at a sgreed and up to date.           Type         Revolving - open-ined account           Type         Revolving - open-ined account           Account Details         \$2,022           Payment Details         \$3,000           Type         \$6,000           ACCOUNT September 18, 2013         \$2,000           ADADA TIRE BANK         \$2,000           Steptember 5, 2023         \$3,000           Baters         \$3,000           Baters         \$3,000           Baters         \$3,000           Baters         \$3,000           Baters         \$3,000	Reported: October 21, 2023	
Baters         9.77           Rig. Confel         9.78           Account Details         Pail at a sgreed and up to date.           Type         Revolving - open-fend account           Last Activity         October 4, 2023           Open Date         December 3, 2022           AttaBANK VISA         \$1,264           Verview         Verview           Batecs         \$1,324           Batecs         \$1,324           Batecs         \$1,324           Batecs         \$1,324           Pay Daw Amoust         \$0           Payment Details         Pail at a sgreed and up to date.           Type         Revolving - open-ined account           Type         Revolving - open-ined account           Account Details         \$2,022           Payment Details         \$3,000           Type         \$6,000           ACCOUNT September 18, 2013         \$2,000           ADADA TIRE BANK         \$2,000           Steptember 5, 2023         \$3,000           Baters         \$3,000           Baters         \$3,000           Baters         \$3,000           Baters         \$3,000           Baters         \$3,000	0	
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Type         Revolving - open/end account           Last Activity         October 4, 2023           Open Date         December 3, 2022           TIABANK VISA         \$1,264           otted: September 29, 2023         Open           Overview           Balance         \$1,346           Page Daw Amount         \$1           Account Details           Type         Revolving - open/end account           Last Activity         Revolving - open/end account           ADIAN TIRE BANK         September 5, 2023           Open Date         September 5, 2023           ADIAN TIRE BANK         \$293           ACTION TIRE BANK	Account Details	
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Open Date         December 3, 2022           TIABANK VISA         \$1,264           Overview         States         \$1,354           Billance         \$1,354         \$1,364           High Credit         \$1,000         \$1,000           Part Date Amount         \$1,000         \$1,000           Account Details         Paid as agreed and up to date.         Type         Revolving - open/end account           Last Activity         September 5, 2023         Open Date         September 18, 2019           ADIAIN TIRE BANK         \$293         Open           Overview         September 5, 2023         Open           Overview         Status         \$350           Ballance         \$350         \$350           Plat Docals         \$350         \$350           Payment Details         \$350         \$350           Payment Details         \$350         <	Туре	Revolving - open/end account
TTABANK VISA         \$1,264           Overview         ***********************************	Last Activity	October 4, 2023
Overview         States         \$1,244           High Code!         \$1,244           High Code!         \$1,244           Part Do Amount         \$1,000           Account Details         Payment Details           Payment Details         Revolving - open/end account           Last Activity         September 5, 2023           Open Date         September 18, 2019           ADIAN TIRE BANK         \$293           Article October 5, 2023         Open           Overview         \$288           High Code!         \$288           High Code!         \$289           Past Due Amount         \$289           Account Details         \$280           Payment Details         \$280           Payment Details         \$280           Account Details         \$280           Type         Revolving - open/end account           Last Activity         August 30, 2023	Open Date	December 3, 2022
Overview         Balance         \$1,264           High Condit         \$1,264           Part Du Annoent         \$1,060           Account Details         Paid as agreed and up to date.           Type         Revolving - open/end account           Last Activity         September 5, 2023           Open Date         September 8, 2019           ADIAN TIRE BANK         \$293           ADIAN TIRE BANK         \$293           Open         Open           Overview         \$388           Balance         \$389           High Condit         \$380           Past Du Annoent         \$380           Account Details         Paid as agreed and up to date.           Type         Revolving - open/end account           Last Activity         August 30, 2023		
Overview         51,264           Balance         51,264           High Credit         51,000           Past Date Amount         50           Account Details         Paid as agreed and up to date.           Type         Revolving - open/end account           Last Activity         September 5, 2023           Open Date         September 18, 2019           ADIAN TIRE BANK         \$293           order October 3, 2023         \$90           Deverview         \$190           Balance         \$190           High Credit         \$100           Past Data Amount         \$100           Account Details         \$100           Payment Details         \$100           Account Details         \$100           Activity         \$200           Activity         \$200	SCOTIABANK VISA	
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High Credit         \$1,000           Patt Date Amount         \$8           Account Details         Paid as agreed and up to date.           Type         Revolving - open/end account           Last Activity         September 5, 2023           Open Date         September 18, 2019           ADIAN TIRE BANK         \$293           orted: October 5, 2023         Open           Deverview         \$300           Balance         \$293           High Credit         \$300           Past Due Amount         \$300           Account Details         \$400           Type         Revolving - open/end account           Last Activity         \$400	Overview	
Past Due Amount         \$6           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           ADIAN TIRE BANK         September 18, 2019           Overview         September 5, 2023           Deverview         September 5, 2023           Balance         September 18, 2019           High Credit         September 3, 2023           Past Due Amount         September 18, 2019           Account Details         Payment Details           Payment Details         Payment Details           Type         Revolving - open/end account           Last Activity         August 30, 2023		
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Type         Revolving - open/end account           Last Activity         September 5, 2023           Open Date         September 18, 2019           ADIAN TIRE BANK         S293           order October 5, 2023         Open           Overview         S193           Balance         \$293           High Credit         \$300           Past Doe Amount         \$80           Account Details         Paid as agreed and up to date.           Type         Revolving - open/end account           Last Activity         August 30, 2023		
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Open Date         September 18, 2019           ADIAN TIRE BANK         \$293           Acted: October 5, 2023         Open           Overview         \$293           Balance         \$293           High Credit         \$300           Past Due Amount         \$300           Account Details         Paid as agreed and up to date.           Type         Revolving - open/end account           Last Activity         August 30, 2023	Туре	
ADIAN TIRE BANK         \$293           Overview         Span           Balance         \$293           High Credit         \$390           Past Due Amount         \$80           Account Details         \$90           Type         Revolving - open/end account           Last Activity         August 30, 2023	Last Activity	
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Overview         Salance         Span           High Credit         \$293           High Credit         \$300           Past Due Amount         \$6           Account Details         Paid as agreed and up to date.           Type         Revolving - open/end account           Last Activity         August 30, 2023	CANADIAN TIPE DANG	6202
Overview         5293           Balance         \$293           High Credit         \$300           Past Due Amount         \$0           Account Details         Paid as agreed and up to date.           Type         Revolving - open/end account           Last Activity         August 30, 2023	Reported: October 5, 2023	
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Past Date Amount\$0Account DetailsPaid as agreed and up to date.TypeRevolving - open/end accountLast ActivityAugust 30, 2023		\$293
Account Details Payment Details Paid as agreed and up to date. Type Revolving - open/end account Last Activity August 30, 2023	High Credit	\$300
Payment DetailsPaid as agreed and up to date.TypeRevolving - open/end accountLast ActivityAugust 30, 2023	Past Due Amount	\$0
Type Revolving - open/end account Last Activity August 30, 2023	Account Details	
Last Activity August 30, 2023	Payment Details	Paid as agreed and up to date.
	Туре	Revolving - open/end account
December 5 2022	Last Activity	August 30, 2023
Open Date	Open Date	December 5, 2022

КОНО	\$0
Reported: September 30, 2023	Open
Overview	
Balance	\$0
High Credit	\$225
Past Due Amount	\$0
Account Details	
Payment Details	Paid as agreed and up to date.
Туре	Line of credit
Last Activity	
Open Date	February 13, 2023
INSTALMENT	

There are no installment accounts listed on your credit report.

#### OPEN ROGERS COMMUNICATION \$501 Reported: October 7, 2023 Open Overview \$591 High Credit \$0 Past Due Amount Account Details Paid as agreed and up to date. Payment Details Open Account - 30, 60 or 90 day account Туре Last Activity September 29, 2023 May 3, 2021 Open Date VIRGIN MOBILE \$607 Reported: October 6, 2023 Closed Overview High Credit \$607 Past Due Amount \$607 Account Details Payment Details Bad debt; placed for collection; skip Open Account - 30, 60 or 90 day account Type Last Activity April 10, 2021 September 5, 2019

## MORTGAGE

Open Date

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

Reported: March 26 2022

TD AUTO FINANCE CAN

NORTHLAKE

Reported: March 26 2022

AXIS AUTO FINA

Reported: March 26 2022
OTTAWA CAPITAL CORP.

Reported: March 26 2022

CIBC CLIENT ASSESSME

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

FINABANX 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

Overview

Last Payment
Date Paid
Original
\$303

Account Name: CENTENNIAL COLLEGE

Reported: \$1,894

Overview

 Last Payment
 January 1 2021

 Date Paid
 Criginal

 Criginal
 \$1,894

Account Name: MONEY MART PURCHASEDBY FDR

Reported: \$0

Overview

 Last Payment
 June 1 2021

 Date Paid
 September 1 2022

 Original
 \$210

Account Name: CASH MONEY

Reported: \$0

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.

Equifax Canada Co. ("Equifax") is a registered Canadian credit bureau that maintains your Canadian consumer credit file, which has been used by Borrowell Inc. as permitted by you, to provide you with your educational Equifax Consumer Credit Report. The Equifax Consumer Credit Report provided here is current as of the date indicated on your report. For a full copy of your put to date Equifax credit file, please contact Equifax directly.

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