



Your Equifax® Credit Report and Score

Credit Score Summary

704

Date Credit Report Last Pulled:
File Creation Date:

20/10/2022
19/12/2015

Personal Information

Name: Eugene Twien
Date of Birth: 1996-12-XX
Address: 2585 Jane Street 37
Toronto, Ontario M3L 1R8

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

TANGERINE \$1,266
Reported: October 17, 2022 Open

Overview

Balance	\$1,266
High Credit	\$3,000
Past Due Amount	\$0

Account Details

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	October 14, 2022
Open Date	April 20, 2018

SIMPLII FI CIBC \$3,200
Reported: October 3, 2022 Open

Overview

Balance	\$3,200
High Credit	\$5,000
Past Due Amount	\$0

Account Details

Payment Details	Paid as agreed and up to date.
Type	Line of credit
Last Activity	October 3, 2022
Open Date	May 26, 2017

MBNA \$300
Reported: September 23, 2022 Open

Overview

Balance	\$300
High Credit	\$1,500
Past Due Amount	\$0

Account Details

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	September 13, 2022
Open Date	September 24, 2021

SCOTIABANK VISA
Reported: May 31, 2019

\$0
Closed

Overview

Balance	\$0
High Credit	\$1,141
Past Due Amount	\$0

Account Details

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	November 19, 2018
Open Date	December 21, 2015

INSTALMENT

CDA STUDENT LOANS PR
Reported: October 5, 2022

\$3,356
Open

Overview

Balance	\$3,356
High Credit	\$3,534
Past Due Amount	\$0

Account Details

Payment Details	Paid as agreed and up to date.
Type	Instalment - fixed number of payments
Last Activity	October 3, 2022
Open Date	January 14, 2016

OPEN

KOODO MOBILE
Reported: December 9, 2019

\$0
Closed

Overview

Balance	\$0
High Credit	\$60
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	June 1, 2017
Open Date	March 30, 2017

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

There are no local inquiries listed on your credit report.

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

There are no collections listed on your credit report.

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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