



CONSUMER RELATIONS CENTRE
3115 Harvester Road, Suite 201
Burlington Ontario L7N 3N8
Toll free: 1-800-663-9980

www.transunion.ca

SHASHANKREDDY LAKKAM
112 CITADEL DR,
SCARBOROUGH ON
M1K 4S6

TU Case ID Y160503

This information is designed to answer the most frequently asked questions of personal credit reports. If, after reading the answers to these questions, you believe changes should be made to your report, please make specific notations of these changes on the attached Investigation request form. We will verify the items indicated within approximately 30 days and will update your file to reflect, where appropriate, the new information received. You will be notified with the results of our findings immediately after our investigation is completed. Please note that we must contact the source of the disputed information before any changes to your file can be made. We strongly suggest that you do not apply for credit during the time an item on your file is being investigated. If, following our investigation, we delete, amend or correct any information in the credit file, we will, as required by law, send notice to parties whom a report containing the inaccurate information was given. If the investigation does not resolve your dispute, you may choose to have a statement added to your file. Your statement will be placed directly on your credit file and will provide credit grantors with access to your explanation. A statement can be a maximum of 100 words within Canada. Exception: 200 words within Saskatchewan.

1. WHAT IS A CREDIT REPORTING AGENCY?

Credit reporting agencies help facilitate the process of granting consumers credit in a timely manner. TransUnion collects and stores factual information about your credit and financial history. Credit grantors provide credit reporting agencies with factual information on how the credit grantors' customers pay their bills. The credit reporting agency then assembles this information that is collected from each credit grantor and the credit reporting agency creates a "credit file" based on this consolidated information.

2. HOW DID I BECOME PART OF TRANSUNION'S FILES?

Normally your first credit application, which results in a request for a credit report, causes the creation of your credit record in our files. Once a record is established, credit information, such as payment history, supplied by your creditors enables your file to be updated automatically.

3. IS THIS MY ENTIRE CREDIT FILE?

Not all credit grantors that you do business with will report their accounts to credit reporting agencies due to the expense and time involved. As such, a credit report is not necessarily a complete summary of all your finances. There is also more than one credit reporting agency in Canada and a file containing information about your credit and financial history may also be maintained by a source other than TransUnion. We would encourage you to contact them in order to review any credit file that may be held containing information relating to you.

4. WHAT IF I DO NOT AGREE WITH WHAT IS ON MY FILE?

The information reflected on your credit report is a direct extraction from the information provided to TransUnion by credit grantors, federal and provincial government offices and public registries. The details relating to manner of payment, payment pattern and historical status reflect the reported manner in which you paid your accounts. TransUnion cannot alter the information reported, unless it is determined to be incomplete or otherwise inaccurate. You have the right to dispute any information contained in your credit file and, at your request, we will conduct an investigation to verify the disputed information.

IMPORTANT!

The information contained in this report is personal and confidential, intended solely for the use of the individual named. No other viewing or use is permitted or legal

5. WHAT IS A CREDIT SCORE?

A credit score is an unbiased value that is used by creditors to predict the credit risk of those applying for credit. It is a score that takes into account all information on your credit file and assigns an objective numerical value that represents the risk of granting you credit. TransUnion provides the information to create this score value.

6. DOES THE CREDIT REPORTING AGENCY DECIDE WHETHER I SHOULD BE GRANTED CREDIT?

No! In each case the credit grantor, based on its own requirements for extending credit, makes the decision to grant, or decline the request for credit. TransUnion is not involved in this determination. Credit grantors extend credit based upon their own policies and standards utilizing the information TransUnion provides. These standards can vary from one creditor to another.

7. WHO HAS ACCESS TO MY FILE?

Your credit information can only be accessed by those agencies you give consent to. A company must have a legitimate and permissible purpose for accessing your file such as: the extension of credit, employment, tenancy, insurance or collection of debt.

8. WHEN DOES NEGATIVE INFORMATION COME OFF MY FILE?

It is TransUnion's policy to record all information for the maximum time allowed by credit reporting legislation. For example, first-time bankruptcy information reports for 6 to 7 years from discharge date, depending on the province. We encourage you to check your provincial legislation for full details on the reporting periods for negative information.

9. WHY IS A LOAN OR ACCOUNT I HAVE PAID OFF STILL IN MY CREDIT HISTORY?

Your credit file is a record of how you have paid your past obligations. Therefore, information of paid accounts and the manner in which those accounts were handled is included in your credit file and provides potential credit grantors with the needed indication of your ability and willingness to meet debt obligations.

10. WHAT ARE THE DIFFERENT ACCOUNT RATINGS?

TYPES OF ACCOUNTS

O - Open Account (payment required in full)
R - Revolving or Option (30 days)
I - Installment (fixed number of payments)
M - Mortgage

USUAL MANNER OF PAYMENT

0 - Too new to rate; approved, but not used
1 - Pays (or paid) within 30 days of billing pays account as agreed
2 - Pays (or paid) in more than 30 days, but not more than 60 days
3 - Pays (or paid) in more than 60 days but not more than 90 days
4 - Pays (or paid) in more than 90 days, but not more than 120 days
5 - Account is at least 120 days overdue but is not yet rated a "9"
7 - Making regular payments under a consolidation order or similar arrangement
8 - Repossession
9 - Bad debt, placed for collection; skip
X - Unknown

Information regarding your credit history was first reported to TransUnion on **Aug 04, 2021** and was last reviewed by [*** CONSUMER DISCLOSURE ***] on **Jun 04, 2024** . The information in the remainder of this report represents the contents of your file as of **Jun 04, 2024** . Blank areas indicate that this information was not reported to TransUnion.

Personal Information:

This section includes your Surname, Given Name(s), Middle Name, notification if your Social Insurance Number is ON FILE and Birth Date. Blank areas indicate that this information was not reported to TransUnion.

| | Surname | Given Name(s) | Middle Name | Suffix | Social Insurance No | Birth Date |
|------------------|---------|---------------|-------------|--------|---------------------|--------------|
| Your Information | LAKKAM | SHASHANKREDDY | | | | Jun 13, 1997 |

Address(es):

This section lists all of the addresses on your file. Your most current Since date address is listed first.

| Address | City | Prov | Postal | Type | Own | Since | Telephone Associations |
|---------------------|-------------|------|--------|------|-----|--------------|------------------------|
| 112 CITADEL DR | SCARBOROUGH | ON | M1K4S6 | Home | | Jan 02, 2024 | |
| 65 NORTH EDGELY AVE | SCARBOROUGH | ON | M1K1T8 | Home | | May 08, 2023 | |
| 71 MASON RD | SCARBOROUGH | ON | M1M3R3 | Home | | May 17, 2022 | |
| 90 GRANGER AVE | SCARBOROUGH | ON | M1K3L3 | Home | | Aug 11, 2021 | 6478679891 |
| 56 ELLENDALE DR | SCARBOROUGH | ON | M1P1N5 | Home | | Aug 04, 2021 | |

Telephone Number(s):

This section lists all of the telephone numbers on your file:

| Qualifier | Number | Extension | Type | Date |
|-----------|------------|-----------|------|--------------|
| Home | 6476743145 | | 1 | Oct 03, 2021 |
| Home | 6478679891 | | 1 | Aug 11, 2021 |

Account(s):

This section lists all the accounts that have been reported by various institutions with which you have established a credit relationship. This section will also display up to 24 months of payment history details, if reported.

| Creditor Name | | | | | | | | | | |
|------------------------|--------------|----------------------|--------------|---------------|------------------------|-------------|--------------|-----------------|------------|-----------------|
| FIDO | | | | | | | | Payment History | | |
| Reported Date | May 10, 2024 | Last Payment Date | May 03, 2024 | Terms: | 0/M | 30 | 60 | 90 | #M | |
| Opened Date | Aug 05, 2021 | Posted Date | May 11, 2024 | | | 0 | 0 | 0 | 34 | |
| Closed Date | | Charge Off Date | | Account Type: | OPEN / INDIVIDUAL | | | | | |
| First Delinquency Date | | Balloon Payment Date | | | | | | | | |
| Date | Balance | Payment | Past Due | MOP | Terms | High Credit | Credit Limit | Balloon Payment | Charge Off | Narrative 1 / 2 |
| May 2024 | 39 | 38 | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Apr 2024 | 38 | 38 | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Mar 2024 | 38 | 38 | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Feb 2024 | 38 | 33 | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Jan 2024 | 33 | 33 | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Dec 2023 | 33 | 33 | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Nov 2023 | 33 | 33 | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Oct 2023 | 33 | 33 | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Sep 2023 | 33 | 33 | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Aug 2023 | 33 | 33 | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Jul 2023 | 33 | 34 | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Jun 2023 | 34 | 33 | 0 | 1 | 0 | 0 | | 0 | 0 | |
| May 2023 | 33 | 33 | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Apr 2023 | 33 | 33 | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Mar 2023 | 33 | 33 | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Feb 2023 | 33 | 33 | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Jan 2023 | 33 | 46 | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Dec 2022 | 46 | | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Nov 2022 | 0 | | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Oct 2022 | 56 | | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Sep 2022 | 56 | | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Aug 2022 | 47 | | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Jul 2022 | 62 | | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Jun 2022 | 56 | | 0 | 1 | 0 | 0 | | 0 | 0 | |
| Legend: | | | | | | | | | | |
| Creditor Name | | | | | | | | | | |
| SCOTIABANK VISA | | | | | | | | Payment History | | |
| Reported Date | May 31, 2024 | Last Payment Date | May 31, 2024 | Terms: | 10/M | 30 | 60 | 90 | #M | |
| Opened Date | Sep 13, 2021 | Posted Date | Jun 03, 2024 | | | 0 | 0 | 0 | 33 | |
| Closed Date | | Charge Off Date | | Account Type: | REVOLVING / INDIVIDUAL | | | | | |
| First Delinquency Date | | Balloon Payment Date | | | | | | | | |
| Date | Balance | Payment | Past Due | MOP | Terms | High Credit | Credit Limit | Balloon Payment | Charge Off | Narrative 1 / 2 |
| May 2024 | 78 | 613 | 0 | 1 | 10 | 378 | 1000 | 0 | 0 | |
| Apr 2024 | 268 | 581 | 0 | 1 | 10 | 378 | 1000 | 0 | 0 | |
| Mar 2024 | 0 | 425 | 0 | 1 | 10 | 378 | 1000 | 0 | 0 | |
| Feb 2024 | 0 | 378 | 0 | 1 | 0 | 378 | 1000 | 0 | 0 | |
| Jan 2024 | 71 | 996 | 0 | 1 | 0 | 378 | 1000 | 0 | 0 | |
| Dec 2023 | 27 | 580 | 0 | 1 | 10 | 378 | 1000 | 0 | 0 | |
| Nov 2023 | 0 | 647 | 0 | 1 | 0 | 378 | 1000 | 0 | 0 | |
| Oct 2023 | 23 | 836 | 0 | 1 | 0 | 378 | 1000 | 0 | 0 | |
| Sep 2023 | 5 | 1034 | 0 | 1 | 2 | 378 | 1000 | 0 | 0 | |
| Aug 2023 | 100 | 352 | 0 | 1 | 10 | 378 | 1000 | 0 | 0 | |
| Jul 2023 | 4 | 751 | 0 | 1 | 0 | 378 | 1000 | 0 | 0 | |
| Jun 2023 | 144 | 748 | 0 | 1 | 10 | 378 | 1000 | 0 | 0 | |
| May 2023 | 33 | 0 | 0 | 1 | 0 | 378 | 1000 | 0 | 0 | |
| Apr 2023 | 0 | 0 | 0 | 1 | 0 | 378 | 1000 | 0 | 0 | |
| Mar 2023 | 0 | 758 | 0 | 1 | 0 | 378 | 1000 | 0 | 0 | |
| Feb 2023 | 271 | 583 | 0 | 1 | 10 | 378 | 1000 | 0 | 0 | |
| Jan 2023 | 221 | 528 | 0 | 1 | 10 | 378 | 1000 | 0 | 0 | |
| Dec 2022 | 70 | 114 | 0 | 1 | 10 | 378 | 1000 | 0 | 0 | |
| Nov 2022 | 272 | 262 | 0 | 1 | 10 | 113 | 1000 | 0 | 0 | |
| Oct 2022 | 276 | 155 | 0 | 1 | 10 | 62 | 1000 | 0 | 0 | |
| Sep 2022 | 71 | 246 | 0 | 1 | 0 | 1 | 1000 | 0 | 0 | |
| Aug 2022 | 0 | 528 | 0 | 1 | 0 | 1 | 1000 | 0 | 0 | |
| Jul 2022 | 0 | 165 | 0 | 1 | 1 | 1 | 1000 | 0 | 0 | |
| Jun 2022 | 148 | 0 | 0 | 1 | 0 | 0 | 1000 | 0 | 0 | |
| Legend: | | | | | | | | | | |

| Creditor Name | | | | | | | | | | |
|---|--------------|----------------------|--------------|---------|------------------------|-------------|--------------|-----------------|------------|-----------------|
| TD CANADA TRUST | | | | | | | | Payment History | | |
| Reported Date | May 31, 2024 | Last Payment Date | | Terms: | 0/M | 30 | 60 | 90 | #M | |
| Opened Date | Dec 22, 2023 | Posted Date | Jun 03, 2024 | | | 0 | 0 | 0 | 6 | |
| Closed Date | | Charge Off Date | | Account | REVOLVING / INDIVIDUAL | | | | | |
| First Delinquency Date | | Balloon Payment Date | | Type: | | | | | | |
| Date | Balance | Payment | Past Due | MOP | Terms | High Credit | Credit Limit | Balloon Payment | Charge Off | Narrative 1 / 2 |
| May 2024 | 0 | 0 | 0 | 0 | 0 | 0 | 12000 | 0 | 0 | LC / |
| Apr 2024 | 0 | 0 | 0 | 0 | 0 | 0 | 12000 | 0 | 0 | LC / |
| Mar 2024 | 0 | 0 | 0 | 0 | 0 | 0 | 12000 | 0 | 0 | LC / |
| Feb 2024 | 0 | 0 | 0 | 0 | 0 | 0 | 12000 | 0 | 0 | LC / |
| Jan 2024 | 0 | 0 | 0 | 0 | 0 | 0 | 12000 | 0 | 0 | LC / |
| Dec 2023 | 0 | 0 | 0 | 0 | 0 | 0 | 12000 | 0 | 0 | LC / |
| Legend: LC-Line of credit | | | | | | | | | | |
| Creditor Name | | | | | | | | | | |
| WALMART M/C-FAIRSTONE BANK | | | | | | | | Payment History | | |
| Reported Date | May 15, 2023 | Last Payment Date | Apr 28, 2022 | Terms: | 0/M | 30 | 60 | 90 | #M | |
| Opened Date | Apr 19, 2022 | Posted Date | May 16, 2023 | | | 0 | 0 | 0 | 13 | |
| Closed Date | May 12, 2023 | Charge Off Date | | Account | REVOLVING / INDIVIDUAL | | | | | |
| First Delinquency Date | | Balloon Payment Date | | Type: | | | | | | |
| Date | Balance | Payment | Past Due | MOP | Terms | High Credit | Credit Limit | Balloon Payment | Charge Off | Narrative 1 / 2 |
| May 2023 | 0 | 0 | 0 | 1 | 0 | 67 | 1000 | 0 | 0 | AC / |
| Apr 2023 | 0 | 0 | 0 | 1 | 0 | 67 | 1000 | 0 | 0 | |
| Mar 2023 | 0 | 0 | 0 | 1 | 0 | 67 | 1000 | 0 | 0 | |
| Feb 2023 | 0 | 0 | 0 | 1 | 0 | 67 | 1000 | 0 | 0 | |
| Jan 2023 | 0 | 0 | 0 | 1 | 0 | 67 | 1000 | 0 | 0 | |
| Dec 2022 | 0 | 0 | 0 | 1 | 0 | 67 | 1000 | 0 | 0 | |
| Nov 2022 | 0 | 0 | 0 | 1 | 0 | 67 | 1000 | 0 | 0 | |
| Oct 2022 | 0 | 0 | 0 | 1 | 0 | 67 | 1000 | 0 | 0 | |
| Sep 2022 | 0 | 0 | 0 | 1 | 0 | 67 | 1000 | 0 | 0 | |
| Aug 2022 | 0 | 0 | 0 | 1 | 0 | 67 | 1000 | 0 | 0 | |
| Jul 2022 | 0 | 0 | 0 | 1 | 0 | 67 | 1000 | 0 | 0 | |
| Jun 2022 | 0 | 0 | 0 | 1 | 0 | 67 | 1000 | 0 | 0 | |
| Legend: AC-Account closed/rating non derogatory | | | | | | | | | | |

Insolvency:

This section lists bankruptcies and proposals in bankruptcy (consumer proposals) maintained on your file in compliance with provincial regulations.

Credit Related Inquiries:

When you apply for credit, companies may request your consent to access your credit report to assist in their decision. Each time they request your report for credit-related purposes, an inquiry is listed on your file. These inquiries will be disclosed to other companies viewing your credit file and may impact your credit score.

| Date | Authorized User's Name | Telephone |
|--------------|-----------------------------|------------|
| Oct 26, 2022 | FIDO SOLUTIONS | 8002672070 |
| Aug 14, 2022 | FIDO SOLUTIONS | 8002672070 |
| Apr 19, 2022 | WALMART MASTERCARD-DUOBANK | 8883316133 |
| Aug 05, 2021 | FIDO SOLUTIONS | 8002672070 |
| Aug 04, 2021 | SCOTIABANK - CHANNEL B HARD | 4162881460 |

Non-Credit Related Inquiries and Account Review Inquiries

Non-credit related inquiries and account review inquiries, as well as your own requests to view your credit file, have no impact on your credit score. Companies may, with consent or as authorized by law, access all or part of your credit information before completing a transaction or entering into a relationship with you for purposes other than credit (non-credit related inquiries) and/or to periodically review your credit file after establishing a relationship with you (account review inquiries). Companies perform non-credit related and account review inquiries for such things as verifying your identity, collecting on a debt, employment or tenancy screening, insurance underwriting, fraud detection, meeting regulatory requirements, account renewals, limit changes, monitoring or for products and services offerings.

Non-credit related and account review inquiries may be used (without disclosing the details of such inquiries) by TransUnion to provide fraud detection and monitoring, identity verification, alerts and analytical services to our customers and may be disclosed to deliver products that you have requested through a direct-to-consumer reseller.

Non-Credit Related Inquiries:

| Date | Authorized User's Name | Telephone |
|--------------|--------------------------------|------------|
| Jun 04, 2024 | TU CREDIT PROFILE-CREDIT ALERT | 8057828282 |
| Jun 04, 2024 | TRANSUNION CREDIT MONITORING | 8057828282 |
| Jun 2024 | TRANSUNION CREDIT PROFILE | 8057828282 |
| Jun 04, 2024 | ONLINE CONSUMER DISCLOSURE | 8006639980 |
| May 28, 2024 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Apr 18, 2024 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Mar 18, 2024 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Feb 17, 2024 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Jan 16, 2024 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Dec 10, 2023 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Nov 01, 2023 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Oct 03, 2023 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Aug 31, 2023 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Jul 22, 2023 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Jul 09, 2023 | WEALTHSIMPLE INVESTMENTS INC. | 8552559038 |
| Jul 09, 2023 | WEALTHSIMPLE INVESTMENTS INC. | 4168489405 |
| Jun 16, 2023 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| May 16, 2023 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Apr 14, 2023 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Mar 07, 2023 | TD HOME AND AUTO COMPANY | 8664548910 |
| Mar 05, 2023 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Jan 11, 2023 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Dec 02, 2022 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Oct 27, 2022 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Sep 27, 2022 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Aug 22, 2022 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Aug 07, 2022 | TRITON | 8448748667 |
| Jul 09, 2022 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Jun 03, 2022 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| May 04, 2022 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Apr 04, 2022 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Mar 03, 2022 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Feb 01, 2022 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Jan 01, 2022 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Dec 02, 2021 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Nov 01, 2021 | BANK OF NOVA SCOTIA_CCS | 8004726842 |
| Aug 05, 2021 | FIDO SOLUTIONS | 8002672070 |

Account Review Inquiries:

| Date | Authorized User's Name | Telephone |
|--------------|------------------------|------------|
| Apr 29, 2024 | BANK OF NOVA SCOTIA | 4167017200 |
| Apr 05, 2024 | BANK OF NOVA SCOTIA | 4167017200 |

| Date | Authorized User's Name | Telephone |
|--------------|----------------------------------|------------|
| Mar 2024 | BANK OF NOVA SCOTIA | 4167017200 |
| Dec 22, 2023 | ROGERS COMMUNICATIONS CANADA INC | 8002672070 |
| Dec 20, 2023 | BANK OF NOVA SCOTIA | 4167017200 |
| Dec 08, 2023 | BANK OF NOVA SCOTIA | 4167017200 |
| Oct 23, 2023 | BANK OF NOVA SCOTIA | 4167017200 |
| Oct 05, 2023 | BANK OF NOVA SCOTIA | 4167017200 |
| Aug 31, 2023 | BANK OF NOVA SCOTIA | 4167017200 |
| Aug 15, 2023 | ROGERS COMMUNICATIONS CANADA INC | 8002672070 |
| Aug 04, 2023 | BANK OF NOVA SCOTIA | 4167017200 |
| Jul 10, 2023 | BANK OF NOVA SCOTIA | 4167017200 |
| Jun 07, 2023 | BANK OF NOVA SCOTIA | 4167017200 |

*** This completes the report for SHASHANKREDDY LAKKAM ***



Need to dispute information found on your Consumer Disclosure?

You can dispute credit information and update personal information on your consumer disclosure in several ways:

Online at <http://ocs.transunion.ca>

Our quick and easy online access allows you to view your consumer disclosure and dispute items you believe to be inaccurate. Visit us online at <http://ocs.transunion.ca> and select "Dispute Information" from the menu.

Alternative methods

PHONE

We're here to help. Our TransUnion representatives are available to assist you with the dispute process. If you recently applied for credit or received a copy of your TransUnion Consumer Disclosure and you believe there is an inaccuracy, simply call:

English speakers in all provinces except Quebec: Toll-free 1-800-663-9980

French speakers in all provinces and English speakers in Quebec: Toll-free 1-877-713-3393

Our Consumer Relations Department is available to assist you Monday through Friday, 8 a.m.-8 p.m. Eastern Time, excluding major holidays. In Quebec, hours of operation are Monday through Friday, 8:30 a.m.-5 p.m. ET.

MAIL

If you prefer to send your dispute by mail, simply complete the investigation request form on the following page.

Note

Our goal is to maintain accurate information on your TransUnion credit report. By law, we're required to verify the information on a credit report you dispute. If you don't recognize information on your credit report, or believe an item may be inaccurate, you may request an investigation. Only inaccurate information may be removed; negative information that's accurate will stay on your credit report as long as the governing laws allow. Changes on your credit report that occur as the result of an investigation will be made on both your consumer disclosure and credit report.

You should know there's more than one credit bureau in Canada. A credit file containing information about your credit and financial history may also be maintained by other credit bureaus, and we encourage you to contact them in order to review any credit file that may contain information relating to you.



CONSUMER RELATIONS CENTRE
3115 Harvester Road, Suite 201
Burlington Ontario
L7N 3N8

TU Case ID Y160503
Contact Information
Telephone: 1-800-663-9980
www.transunion.ca

Authentication Reference 12345

INVESTIGATION REQUEST FORM

Please Note: This form is only to be returned to TransUnion if you wish to dispute information on your credit file.

The following information is gathered to assist in verifying your dispute. Please ensure to supply the required information and complete the authorization on the back of the form.

| | | | | | |
|--|--------------|--------------------|--------------|---|-------------|
| Consumer's Name LAKKAM SHASHANKREDDY | | | | Social Insurance Number (Optional) | |
| Last | First | Middle | Jr/Sr | | |
| Current Address 112 CITADEL DR, Number & Street | | | | Previous Address 65 NORTH EDGELY AVE, Number & Street | |
| | | SCARBOROUGH | ON | M1K 4S6 | ON M1K 1T8 |
| Apartment | City | Prov/Postal | | Apartment | City |
| | | | | | |
| Date of Birth Jun 13, 1997 | | | | Would you like your investigation notification Emailed <input type="checkbox"/> or Mailed <input type="checkbox"/> | |
| | | | | Email Address | |
| Employment (optional) | | | | If any of the personal information supplied on this form is not listed in my credit file, I request that it be incorporated into TransUnion's file | |
| | | | | Yes <input type="checkbox"/> | |
| Home Phone (optional) (647)-674-3145 | | | | No <input type="checkbox"/> | |
| | | | | | |
| Signature of Consumer (required) | | | | Date | |

IF YOU DISAGREE WITH ACCURACY OR COMPLETENESS OF YOUR INFORMATION, PLEASE NOTE BELOW. USE ADDITIONAL PAPER IF NECESSARY, ENSURING THAT EACH ADDITIONAL PAGE CONTAINS YOUR SIGNATURE.

Company Name:

Company Name:

Account #:

☐

No Knowledge of this Account

☐

Paid in Full

☐

Included in Bankruptcy

☐

Paid Before Collection/Write off

☐

Account Not Reporting

Other:

Account #:

☐

No Knowledge of this Account

☐

Paid in Full

☐

Included in Bankruptcy

☐

Paid Before Collection/Write off

☐

Account Not Reporting

Other:

Company Name:

Account #:

- | | |
|---|---------------------------------------|
| <input type="checkbox"/> No Knowledge of this Account | <input type="checkbox"/> Paid in Full |
| <input type="checkbox"/> Included in Bankruptcy | |
| <input type="checkbox"/> Paid Before Collection/Write off | |
| <input type="checkbox"/> Account Not Reporting | |

Other:

Company Name:

Account #:

- | | |
|---|---------------------------------------|
| <input type="checkbox"/> No Knowledge of this Account | <input type="checkbox"/> Paid in Full |
| <input type="checkbox"/> Included in Bankruptcy | |
| <input type="checkbox"/> Paid Before Collection/Write off | |
| <input type="checkbox"/> Account Not Reporting | |

Other:

Company Name:

Account #:

- | | |
|---|---------------------------------------|
| <input type="checkbox"/> No Knowledge of this Account | <input type="checkbox"/> Paid in Full |
| <input type="checkbox"/> Included in Bankruptcy | |
| <input type="checkbox"/> Paid Before Collection/Write off | |
| <input type="checkbox"/> Account Not Reporting | |

Other:

Company Name:

Account #:

- | | |
|---|---------------------------------------|
| <input type="checkbox"/> No Knowledge of this Account | <input type="checkbox"/> Paid in Full |
| <input type="checkbox"/> Included in Bankruptcy | |
| <input type="checkbox"/> Paid Before Collection/Write off | |
| <input type="checkbox"/> Account Not Reporting | |

Other:

ADDITIONAL COMMENTS

To investigate your dispute we will contact the source of the disputed information by phone and/or fax. Each source will be advised as to the nature of your dispute and will be requested to verify the accuracy and/or the completeness of the information they reported. If our investigation does not resolve your dispute you may add an explanation statement to your report. All provinces allow a statement added of up to 100 words, except Saskatchewan - 200 words. If you would like to add a statement, please print the statement on a separate sheet of paper and attach it to this form.

****RETURN THIS FORM TO THE ADDRESS LISTED AT THE TOP OF YOUR REPORT****

If your credit report changes after our investigation, or if a consumer statement is added, an amended report will be sent according to provincial guidelines to companies in receipt of your credit file. We recommend that you do not apply for credit while your dispute is pending.

I HAVE READ AND UNDERSTOOD THE ABOVE STATEMENTS AND HAVE PROVIDED INFORMATION THAT IS, TO THE BEST OF MY KNOWLEDGE, TRUE AND ACCURATE. I AUTHORIZE YOU TO FOLLOW THE PROCEDURES OUTLINED ABOVE IN AN ATTEMPT TO VERIFY THE INFORMATION THAT I AM DISPUTING.

Signature

Date

