



Equifax Canada Co.

www.consumer.equifax.ca

ADNAN HAIDER ZAIDI
49 THORNCLIFFE PARK DR 501,
TORONTO, ON M4H1J6

**CONFIDENTIAL INFORMATION
CONSUMER USE ONLY
RE: EQUIFAX REFERENCE NUMBER: 3195311265**

ADNAN HAIDER ZAIDI,

Further to your request, a copy of your personal credit file as of 2023/12/28 follows:

Personal Info

Identification

Name Reported		
Current Name	ADNAN HAIDER ZAIDI	
AKA	ADNAN ZAIDI	
Personal File Number	Date Of Birth	Social Insurance Number
3195311265	1973-xx-04	177-7

Phone Number Reported

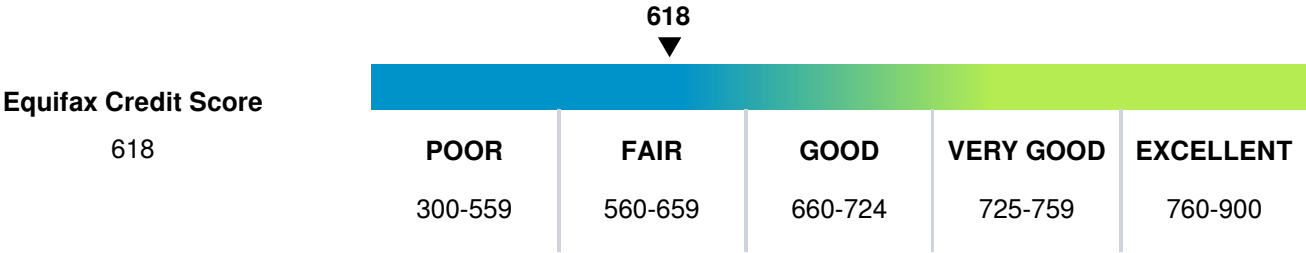
Home	647-551-8780
Home	905-461-2442
Other	416-880-7491

Addresses Reported

Type	Last Reported Date	Address	City	Province	Postal Code
Current	2023/08/01	49 THORNCLIFFE PARK DR 501	TORONTO	ON	M4H 1J6
Previous	2012/01/01	951 WONDERLAND RD S	LONDON	ON	N6K 2X7
Previous	2008/04/01	145 MURRAY ST	BRAMPTON	ON	L6X 2S3

Credit Score

as of 2023/12/28



You don't just have one credit score. There are many different credit scores provided by different companies that are used to help predict how likely you are to pay your bills on time. The Equifax Credit Score provided above is created using a model developed by Equifax and is intended for your own educational use. It is also commercially available to third parties. Please keep in mind third parties may use a different score when evaluating your creditworthiness.

Also, third parties will consider items other than your credit score, such as information on your credit file and information you provide in your application for credit, when making a determination about of your creditworthiness.

Employment

Occupation	Employer Name	Province	Employment Dates	Date Verified	Salary
	UNIVERSITY WATERLOO		-		
	TELECOM RESEARCH LAB		-		
STUDENT	040473		-		

Accounts

Revolving (2)

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards or lines of credit.

Mortgage (0)

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.

Installment (0)

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

Open (0)

Open accounts are those that are not already identified as revolving, mortgage, or installment accounts such as charge cards or telco accounts.

Accounts - Revolving

CAPITAL ONE BANK						
Overview						
Account Number	Phone	Highest Balance	Notes	Member Number	Rating Code	Rating Code Description
***957	800-728-3277	\$308		650ON40987	R1	Revolving - Paid as agreed and up to date
Balance And Amounts		Account Dates				
Balance	\$96	Opened	2023/04/30			
Credit Limit	\$300	Last Reported	2023/12/22			
Payment Due	\$10	Last Payment	2023/12/20			
Actual payment	\$10	Date Closed				
Amount Past Due	\$0					
Amount Written Off						
Payment Details						
Months Reviewed		8				
Payment Responsibility		Individual				

Delinquencies

You currently have no delinquencies on your credit file.

Payment History

You can view up to 2 years of payment history on this account.

Month	Balance	Credit Limit	High Credit	Past Due	Payment	Month	Balance	Credit Limit	High Credit	Past Due	Payment
12/2023	\$96	\$300	\$308	\$0	\$10	08/2023	\$75	\$300	\$292	\$0	\$10
11/2023	\$242	\$300	\$308	\$0	\$12	07/2023	\$53	\$300	\$292	\$0	\$10
10/2023	\$211	\$300	\$308	\$0	\$10	06/2023	N/A				
09/2023	\$284	\$300	\$292	\$0	\$10	05/2023	N/A				

CAPITAL ONE BANK						
Overview						
Account Number	Phone	Highest Balance	Notes	Member Number	Rating Code	Rating Code Description
***232	800-728-3277	\$0	Account paid Account Closed	650ON40987	R1	Revolving - Paid as agreed and up to date
Balance And Amounts		Account Dates				
Balance	\$0	Opened	2018/04/19			
Credit Limit	\$300	Last Reported	2019/12/18			
Payment Due		Last Payment				
Actual payment		Date Closed	2019/12/06			
Amount Past Due	\$0					
Amount Written Off						
Payment Details						
Months Reviewed		20				
Payment Responsibility		Individual				

Delinquencies

You currently have no delinquencies on your credit file.

Payment History

You can view up to 2 years of payment history on this account.

Month	Balance	Credit Limit	High Credit	Past Due	Payment	Month	Balance	Credit Limit	High Credit	Past Due	Payment
12/2019	\$0	\$300	\$0	\$0		02/2019	\$0	\$300	\$0	\$0	
11/2019	\$0	\$300	\$0	\$0		01/2019	\$0	\$300	\$0	\$0	
10/2019	\$0	\$300	\$0	\$0		12/2018	\$0	\$300	\$0	\$0	
09/2019	\$0	\$300	\$0	\$0		11/2018		N/A			
08/2019		N/A				10/2018	\$0	\$300	\$0	\$0	
07/2019	\$0	\$300	\$0	\$0		09/2018	\$0	\$300	\$0	\$0	
06/2019	\$0	\$300	\$0	\$0		08/2018	\$0	\$300	\$0	\$0	
05/2019	\$0	\$300	\$0	\$0		07/2018	\$0	\$300	\$0	\$0	
04/2019	\$0	\$300	\$0	\$0		06/2018		N/A			
03/2019	\$0	\$300	\$0	\$0		05/2018		N/A			

Accounts - Mortgage

You currently have no mortgage accounts on your credit file.

Accounts - Installment

You currently have no installment accounts on your credit file.

Accounts - Open

You currently have no open accounts on your credit file.

Inquiries

A record of access to your credit file is created by posting inquiries to your credit file. An inquiry will include the name of the entity that accessed your credit file and a phone number that you can call if you have questions about the access. Two types of inquiries may be posted on your credit file; hard and soft inquiries. Soft inquiries are visible only to you and do not affect credit scores. Hard inquiries are visible to any authorized recipient of your credit file and may affect credit scores.

DATE	MEMBER NUMBER	MEMBER NAME	PHONE	MAY AFFECT SCORES
2023/12/27	001FA01390	BANQUE NATIONALE	514-394-5000	Yes
2023/12/26	651YX00582	PRA GROUP CANADA INC	866-903-1741	No
2023/12/22	001FA01390	BANQUE NATIONALE	514-394-5000	Yes
2023/12/21	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2023/12/19	481AU02945	AUTO FINANCE	416-268-5524	Yes
2023/11/27	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2023/10/19	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2023/10/18	473FA00982	OTTAWA CAPITAL CORP.	613-755-4015	Yes
2023/10/14	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2023/10/04	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2023/10/03	481BB22082	TD AUTO FINANCE CAN	800-832-3321	Yes
2023/10/03	481AU02945	AUTO FINANCE	416-268-5524	Yes
2023/10/03	467AU00186	AXIS AUTO FINA	905-235-7112	Yes
2023/10/03	015FA00313	ICEBERG FINANCE INC	418-694-0960	Yes
2023/10/02	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2023/08/27	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2023/08/07	481FS01129	KOHO FINANCIAL	855-564-6999	No
2023/07/07	481FS01129	KOHO FINANCIAL	855-564-6999	No
2023/07/06	481FS01129	KOHO FINANCIAL	855-564-6999	No
2023/07/01	500ZD08257	AUTH EQUIFAX IDFS CA	770-740-5714	No
2023/07/01	481FS01129	KOHO FINANCIAL	855-564-6999	No
2023/06/01	400BB18031	CAPITAL ONE BANK	800-481-3239	No
2023/04/30	481BB36399	CAP ONE	800-481-3239	Yes
2023/04/30	500ZD04272	AUTH BORROWELL INC	416-800-0950	No



2023/04/30	400BB18031	CAPITAL ONE BANK	800-481-3239	No
------------	------------	------------------	--------------	----

Bank Information Reported

You currently have no bank information reported on your credit file.

Public Records

Bankruptcy (0)

Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off your outstanding debts.

Consolidated Debt (0)

This is often a strategy to reorganize multiple debts into a single payment to potentially lower the overall interest rate.

Collections (1)

When a debt is in collections, a creditor transfers it to a collections agent to attempt to recover past-due payments.

Debt Recovery (0)

These are past due debts owed by you that were recovered in a court of law.

Judgments (0)

A judgment is a court order where a person in debt pays a specific amount of money by law to a plaintiff.

Bankruptcy

You currently have no bankruptcies on your credit file

Consolidated Debt

You currently have no consolidated debt on your credit file

Collections

MINISTRY OF FINANCE	
Date Assigned	2023/06/01
Member Name	TRANSWORLD SYSTEMS C
Phone Number	
Member Number	481YX00115
First Delinquency	2023/04/01
Account Number	***975
Amount	\$6,380
Status	
Balance	\$6,380
Narrative	
Date Paid/Settled	
Date Verified	
Last Payment Date	2023/04/01

Debt Recovery

You currently have no debt recovery on your credit file

Judgments

You currently have no judgments on your credit file

Secured Loans

You currently have no secured loans on your credit file.

Alerts, Disclosures And Contact History

Service Type	Details	Date Reported	Compliance Date
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2023/12/21	
Consumer Interview Posting	Legacy Consumer Interview Posting	2023/12/01	
Consumer Interview Posting	Legacy Consumer Interview Posting	2023/12/01	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2023/11/27	
Consumer Interview Posting	Legacy Consumer Interview Posting	2023/11/01	
Consumer Interview Posting	Legacy Consumer Interview Posting	2023/11/01	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2023/10/19	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2023/10/14	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2023/10/04	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2023/10/02	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2023/08/27	

Contact Us

You may also contact us via one of these channels:

To request a copy of your credit file or to submit a credit file update, please visit us at:

www.consumer.equifax.ca and click on CREDIT REPORT ASSISTANCE

By phone (automated phone system): 1-800-465-7166

In writing: Equifax Canada P.O. Box 190, Montreal (Quebec) H1S 2Z2

Contact TransUnion

There is another credit reporting agency in Canada:

Consumer Relations Centre

3115 Harvester Road

Suite 201

Burlington, ON L7N 3N8

Tel: 1-800-663-9980

Tel: 1-877-713-3393 (for Quebec)

www.transunion.ca